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**United States
Coast Guard**

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COMDINST

YOUR GUIDE IN RETIREMENT

M1800.4

DEPARTMENT OF TRANSPORTATION
UNITED STATES COAST GUARD

MAILING ADDRESS:
Commandant (G-PS-1)
U. S. Coast Guard
Washington, DC 20593

COMDTINST M1800.4
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COMMANDANT INSTRUCTION M1800.4 (old CG-366)

Subj: Your Guide in Retirement

1. PURPOSE. This Manual Instruction, Your Guide in Retirement, is intended to be an informational guide to members of the U. S. Coast Guard or Coast Guard Reserve who are retired in a pay status, and to prospective retirees, in their retirement.

2. DIRECTIVES AFFECTED. Your Guide in Retirement, CG-366, dated 13 April 1976 is cancelled.

3. DISCUSSION:

   a. Information concerning specific Coast Guard benefits and instructions on how to obtain them are contained in this Manual Instruction in specific detail. Information concerning benefits administered by the Veterans Administration, Social Security Administration and other governmental agencies may be obtained from the nearest office serving that agency. Inasmuch as benfits change frequently, periodic requests to the agencies involved should be made to ensure obtaining up-to-date information affecting you and your survivors. Federal Benefits for Veterans and Dependents (VA Fact Sheet IS-1) and Your Social Security (SSI-35) may be obtained directly from the nearest VA and Social Security offices.

   b. The Coast Guard Retiree Newsletter, published monthly by the Retired Military Affairs Branch of Coast Guard Headquarters, is distributed to all members and their dependents receiving compensation in the form of retired pay or annuity from the Coast Guard. Other persons desiring to be placed on a mailing list for this publication may do so by written request to the Retired Military Affairs Branch. This Newsletter will publish changes to the Guide as they occur and will keep retirees informed of new legislation, significant changes in regulations, policy and new developments within the Coast Guard. Changes to the Guide will be printed in the Newsletter as page changes to the Guide. If the information on a

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NON-STANDARD DISTRIBUTION:
One copy furnished to each retiree.

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3. b. certain page is changed, the entire page containing the change will be printed in the Newsletter so that the old page may be removed and the new page inserted. Hopefully, the Guide held by each retiree will be kept current as changes occur.

c. The Guide and the Newsletters will provide retirees with ready reference sources for answers to questions most frequently asked during retirement. However, retirees are encouraged to seek the latest updated information from the Veterans Administration, Social Security Administration, etc., as well.

d. Questions concerning retirees' rights, privileges or status as a retiree of the Coast Guard should be addressed to the Commandant (G-PS-1). Telephone contact can be made to the Retired Military Affairs Branch at their toll-free number (1-800-424-7950).

4. ACTION. This Manual Instruction shall be provided to all retirees and prospective retirees.

5. FOR THE RETIREE. May I, on behalf of the Coast Guard, extend to you and your family our appreciation for your long and faithful service and best wishes as you continue as a retired member of the Coast Guard family.

R. P. CUERONI
Chief, Office of Personnel

BEST DOCUMENT AVAILABLE II

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CHAPTER 1

STATUS OF RETIRED PERSONNEL

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CHAPTER 1

STATUS OF RETIRED PERSONNEL

1-1. THE COAST GUARD RETIRED LIST

The Coast Guard Retired List consists of those Regular Coast Guard officers and enlisted personnel who are permanently retired. They are subject to the Uniform Code of Military Justice and may be subject to recall to active duty.

1-2. THE COAST GUARD RESERVE RETIRED LIST

The Coast Guard Reserve Retired List consists of those Reserve Officers and enlisted personnel who have been retired with or without pay from the Coast Guard Reserve and have retained their status as Reservists.

1-3. THE TEMPORARY DISABILITY RETIRED LIST (TDRL)

(a) The Temporary Disability Retired List (TDRL) consists of those Regular and Reserve personnel who have a service-connected disability which has not been determined to be permanent. Personnel with a service-connected disability may elect to receive compensation from the Veterans Administration and waive all or part of their Coast Guard retired pay. Details concerning the status of members awarded disability retirement are contained in the pamphlet Disability Separation (CG-283), a joint service publication, provided separately in each individual case.

(b) A member on the TDRL must keep the Commandant (G-P) advised of his mailing address and physical whereabouts. Failure to do so may result in temporary termination of retired pay. Pay may be reinstated if the member shows good cause for failing to report. However, no payment may be made retroactively beyond one year. It is extremely important that the retired member (or members of his family or others acting if he is incapacitated) notify the Commandant (G-P) of the retired member's mailing address and actual whereabouts, and submit prompt notification of any change. All communications should be addressed to Commandant (G-P), U.S. Coast Guard, Washington, DC 20593.

(c) Members who have waived their Coast Guard Retirement pay in order to receive disability compensation from the Veterans Administration still must complete periodic physical examinations as directed by the Commandant. Failure to do so when directed will result in suspension of his Coast Guard pay account which may not be reopened if he later reelects to receive Coast Guard retired pay due to a decrease in, or termination of his VA compensation.

1-4. GRADE OR RATE FOR MEMBERS RETIRED WITH PHYSICAL DISABILITY

The grade or rate on the retired list of members retired for physical disability is the grade or rate in which the member was serving at the time of retiring, with the following exceptions:

(a) If the disability for which a commissioned officer (including a commissioned warrant officer) was retired did not result in his retirement for disability before such officer had been placed on a list of selectees for promotion to the next higher grade, he will be retired in the next higher grade.

(b) A member may be retired and receive pay in the higher temporary grade or rate if he previously served satisfactorily in that higher temporary grade or rate. Such satisfactory service may be in any Armed Force, and the grade held may be temporary or permanent, Regular or Reserve, but must be on active duty. The determination as to satisfactory service is made by the Commandant for service in the Coast Guard. For service other than in the Coast Guard, this determination is made by the service in which the higher grade is held subject to concurrence of the Commandant. In the case of a commissioned officer (except commissioned warrant officer) 6 months' service is required in the higher grade. A chief warrant or warrant officer must have served in the higher warrant officer grade for a period of more than 30 days.

(c) A member may also be retired in one grade and receive the retired pay of another grade. For example, an individual retired as a lieutenant having served satisfactorily in a temporary appointment in that grade may, if his permanent grade is that of chief warrant officer, W-4, receive the retired pay of his permanent grade.

1-5. RETIREMENT LAPEL BUTTON U.S. COAST GUARD

(a) A distinctive gold lapel button is authorized for wear by retired Coast Guard personnel. The lapel button is a metal and enamel insignia consisting of the Coast Guard seal and is gold and blue colored. The words, "U.S. COAST GUARD RETIRED", are inscribed on the lapel button with gold stars between the words "U.S. COAST GUARD" and "RETIRED".

(b) The lapel button will normally be delivered to each member of the Coast Guard on the day that he is detached from active duty by reason of retirement.

CHAPTER 2

RESPONSIBILITIES AND MILITARY STATUS

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CHAPTER 2

RESPONSIBILITIES AND MILITARY STATUS

2-1. RECORDS OF IDENTITY AND WHEREABOUTS

It is the responsibility of the retired member, his personal representative, his family, or those interested in his welfare, to keep the Coast Guard and other cognizant agencies currently informed of personal information pertinent to the official records of the Coast Guard. A change of name, changes in next of kin or beneficiaries, and changes in mailing address should be promptly reported in writing and signed by THE MEMBER, A TRUSTEE APPOINTED BY THE SECRETARY CONCERNED OR HIS DESIGNATED REPRESENTATIVE OR A COURT-APPOINTED FIDUCIARY. DISCLOSURE OF THIS INFORMATION IS MANDATORY TO ASSURE CONTINUED PAYMENT OF RETIRED PAY OR OTHER BENEFITS TO YOURSELF OR YOUR SURVIVORS.

2-2. CHANGE OF ADDRESS

Notify the commanding Officer (RET) U. S. Coast Guard Military Pay Center, 6501 Lafayette Avenue, Riverdale, MD 20737, by signed letter of any change of address. Include your full name, grade or rate, social security number, old address and complete new address. DISTINGUISH BETWEEN HOME AND CHECK MAILING ADDRESS. Telephone calls or telegrams are not acceptable under 49 CFR, Part 10. Your signature is required for your protection.

2-3. CHANGE OF NEXT OF KIN OR BENEFICIARY

When there is change in your next of kin or beneficiary due to birth, death, divorce, marriage, or other reason, you should:

(a) Complete a Designation of Beneficiary for Payment of Unpaid Retired Pay (CGHQ-3646) in triplicate. Submit original and one copy to the Military Pay Center. Retain one copy for your personal file. You may request the form from the Military Pay Center. Ensure distribution of the form is in accordance with these instructions and not the instructions on the form.

(b) If you fail to designate a beneficiary, final settlement of unpaid pay and allowances will be paid to the person or persons surviving you, in the following order of precedence:

(1) Widow or widower.

(2) If there is no surviving spouse, to the child or children and descendants of deceased children by representation.

(3) If no spouse or children survive, to the parents in equal parts, or if either is dead, to the survivor.

(4) If there are none of the above, to the duly appointed legal representative, or if there is none, to the person or persons determined to be entitled thereto under the laws of the decedent's domicile.

(c) Upon notification of the death of a retired member, the Commandant (G-PS) will send forms for applications for any unpaid pay and allowances due the beneficiary or benficiaries designated, or to the next of kin, legal representative, or heirs at law, when known.

2-4. CHANGE OF NAME

(a) A change of name in the official Coast Guard records is made only after an administrative examination of the evidence and approval by the Commandant. If you change your name because of marriage, divorce, or any other reason, send a request immediately for the change to be made in your records to Commandant (G-PO) for officers and (G-PE) for enlisted members. Include a certified copy of the document applicable in your case, such as marriage certificate, final divorce decree containing provision for restoration of maiden name, or court order authorizing name change.

(b) As far as your Coast Guard records are concerned, your change of name will be effective from the date that it is approved by the Commandant.

2-5. WEARING THE UNIFORM

(a) General Information

(1) Retired members may wear the uniform only when authorized. When worn, the uniform must conform to current uniform regulations and the uniform of the day as prescribed by competent authority. However, the pattern of the uniform and equipment may be either as prescribed by current regulations or by the regulations in effect at the time of retirement.

(2) Appearance and conduct in uniform reflect not only upon yourself but upon the Coast Guard as a whole. In order to achieve the necessary smart appearance that should distinguish Coast Guard personnel, wear only a uniform that is well fitted and has had proper care and maintenance; wear it with justifiable pride and with the conviction that you are discharging your responsibility to the Coast Guard.

(b) When Uniform is Authorized. The wearing of the uniform is governed by U.S. Coast Guard Uniform Regulations COMDTINST M1020.6. These regulations provide that retired personnel not on active duty are entitled to wear the prescribed uniform of the grade or rating held on the retired list when appropriate. In general, the uniform may be worn upon occasions of ceremony or at official functions WHEN THE DIGNITY OF THE OCCASION AND GOOD TASTE would dictate the propriety of the uniform. Specifically, the wearing of the uniform is considered to be appropriate upon the following occasions:

(1) Memorial services, military weddings, military funerals and military balls.

(2) Patriotic parades on national holidays or other military parades or ceremonies in which any active or reserve United States military unit is taking part.

(3) Meetings or functions of associations formed for military purposes, the membership of which is composed largely or entirely of honorably discharged or retired veterans of the Armed Forces, or Reserve personnel.

NOTE: On these occasions, authority to wear the uniform includes periods while traveling to and from the ceremony, provided such travel in uniform can be completed on the day of the ceremony.

(4) Retired officers also may wear the uniform of their grade when engaged in the instruction of a cadet corps or similar organization at approved naval or military academies or other approved institutions of learning.

(c) When Uniform Is Not Authorized

(1) Retired personnel are prohibited from wearing the uniform in connection with personal enterprises or activities of a business nature, or while attending or participating in, or continuing to participate in, a demonstration, assembly, or activity with knowledge that a purpose of such demonstration, assembly, or activity is the furtherance of personal or partisan views on political, social, economic, or religious issues, except:

a. In connection with official duties or as otherwise authorized in advance by competent authority; or

b. Incident to attendance at or participation in bona fide religious service or observance.

(2) Retired personnel residing in or visiting a foreign country may not wear the unifrom except when attending, by formal invitation, ceremonies or social functions at which the wearing of the uniform is required by the terms of the invitation or by the regulations or customs of the country.

(d) The Uniform Is Not Required. The uniform is not required to be worn while a retired member is traveling on Military Airlift Command.

2-6. USE OF MILITARY TITLE

Retired personnel are permitted to use their military titles, subject to certain restrictions and the exercise of good judgment. Considerable discretion should be shown by a member in permitting the use of his name and military title to endorse any commercial enterprise so as not to indicate in any way that the Coast Guard approves the enterprise, and especially to avoid an endorsement or contact which would bring discredit to the Coast Guard. When the military title is used, the designation USCG (Retired) or USCGR (Retired), as appropriate, will be used by all members retired for service, age, or physical disability, including personnel on the Temporary Disability Retired List.

2-7. RESPONSIBILITIES AND RESTRICTIONS OF RETIRED PERSONNEL

(a) It is your responsibility as a retired member of the Coast Guard to keep yourself informed of the laws and regulations affecting retired personnel. In addition to the responsibilities and restrictions of retired personnel covered in this Chapter, there are certain Federal statutes which have a direct bearing on employment or dealing with the Federal Government. (See Chapter 4.)

(b) Retired members also should be aware of the statute which restricts payment of retired pay to those convicted of certain crimes. (See Chapter 3.)

2-8. UNIFORM CODE OF MILITARY JUSTICE

Retired regular personnel entitled to receive retired pay are subject to the Uniform Code of Military Justice at all times. Retired members of Reserve components are subject to the Uniform Code of Military Justice when recalled to active duty or while receiving hospitalization from an Armed Force.

2-9. NATIONAL SECURITY

Associations. The use of front organizations as "transmission belts" is basic to Communist tactical doctrine. New front organizations are continually being created. Some are Communist spawned and some well-sounding organizations eventually may be infiltrated by Communists. The true objective of an organization may be concealed behind a popular and innocuous title. A retired military member is an excellent target for exploitation by those individuals and organizations whose purpose is to disrupt our social and political processes. Retired personnel, before realizing the trend of development, may find themselves induced into associations or identities which are embarrassing personally and to the Government of the United States. The simple principles of good citizenship require that all enthusiasm for well-sounding functions be tempered with wisdom and full knowledge of the real forces and aims behind them so that well-meaning citizens will not be unwittingly led into aiding and promoting forces which are contrary to their own basic beliefs. All retired Coast Guard personnel are enjoined, therefore, to refrain from conduct or associations which might prove in the end to be Communist, Fascist, Totalitarian, or otherwise subversive idealogies or movements. Associations with organizations and activities of the type indicated could hazard one's eligibility for retired pay. (See Chapter 3.)

2-10. POLITICAL ACTIVITIES

Retired members while not on active duty are NOT subject to restrictions on political activities imposed by Coast Guard Regulations.

2-11. RESIDENCE AND TRAVEL OVERSEAS

(a) Retired personnel of the Regular Coast Guard are NOT required to receive permission to travel or reside overseas for any length of time except as noted in this chapter. However, they must notify the Commandant (G-PS-1), U.S. Coast Guard, Washington, DC 20593, by letter of the fact of their leaving the United States, giving departure date, destination, addresses while overseas, and expected date of return.

(b) Retired Reserve personnel not on active duty who desire to travel or reside outside the United States for a period in excess of 30 days must also report their departure, expected duration of travel or residence, countries to be visited and forwarding address. Permission to leave the United States is not required.

(c) Retired Coast Guard personnel who plan to travel or reside in any country not within the jurisdiction of a Coast Guard District shall upon arrival in and departure from each country, except for brief tours, report to the nearest U.S. Defense Attache Office.

(d) Retired personnel who are naturalized United States citizens may under certain conditions lose their citizenship and retired pay by residing in a foreign country. Pertinent questions in this regard should be addressed to the Commandant (G-L) or to the nearest United States Diplomatic or Consular Office. Even a retired member who is a native-born citizen may lose his nationality and jeopardize his retired pay by taking an oath or making any other formal declaration of allegiance to a foreign state or political subdivision thereof. A retired member should not vote or take any foreign governmental position, whether central or local, in a foreign country. (See Chapter 4.)

(e) The financial control laws of foreign countries may interfere with the free disposition of your retired pay.

(f) Application for passports must be executed in person before a passport agency of the Department of State or before a clerk of a Federal or a State court authorized by law to naturalize aliens. For detailed information, contact the Passport Office, Department of State Washington DC 20524, or the clerk of a Federal court in your state of residence.

(g) Retired personnel traveling or residing in a foreign country will notify the U. S. Naval Attache of their presence as a matter of courtesy by personal visit or by letter. In the absence of the Naval Attache in the country, notification should be made to the U. S. Military or Air Attache or to the civilian representative or the American Embassy or Consulate.

(h) Retired personnel who are employed on United States merchant vessels, United States military vessels/aircraft or military American-owned vessels under friendly foreign registry, or engaged in flying aircraft of United States commercial airlines are not required to notify Commandant (G-PS-1) of foreign travel in this regard.

2-12. TRAVEL PRIVILEGES OF RETIRED MEMBERS

Qualified retired members, as described below, are extended the privilege of space available travel aboard the scheduled aircraft of the Military Airlift Command (MAC). "Space Available" means just that: space which is surplus after all space required traffic has been accommodated.

(a) Military Airlift Command (MAC)

(1) Eligibility for Overseas Flights. The following personnel are eligible to travel on scheduled flights of the Military Airlift Command (MAC) on a standby space available basis: retired Regular members; members on the Temporary Disability Retired List; Reserve personnel retired after having served over 20 years on active duty or retired for physical disability, entitled to receive retired pay; Reservists retired at age 60 and receiving retired pay under the provisions of section 1331, Title 10 U. S. C.; and members of the

Reserve components who have received official notification of their retirement elgibility but have not reached the mandatory retirement age of 60. In addition, retired members who have been issued an Armed Forces Identification Card (DD Form 2 CG) may have their eligible dependents accompany them on scheduled overseas MAC flights. Dependent children must conform to the definition given in the Joint Travel Regulations (JTR) which specifies that a dependent child must be under age 21, or if over 21, be incapacitated and incapable of self-support with the incapacity substantiated by a doctor's certificate. Dependents are not authorized to travel on MAC unless accompanied by the retired member.

(2) Eligibility Within the Continental United States. Space available travel is authorized for the above defined eligible retired personnel on unscheduled military aircraft flying within the continental limits of the United States. There is no specific system of priorities for space available passengers, who are usually accommodated on a first-come-first-served basis. Dependents of retired members are NOT authorized space available travel on military aircraft flying within the continental limits of the United States and therefore may not accompany the retired member on such aircraft.

(3) Requirements. Retired members and eligible dependents are required to have valid identification cards DD form 2CG for retirees and DD Form 1173 for dependents; up-to-date immunization certificates; and regular fee tourist passports, if required, when reporting for a flight on a space available basis. Retired members are not required to wear uniforms and are encouraged to wear civilian clothing while traveling aboard MAC aircraft. Prior to boarding MAC aircraft in a space available category, the retired member and his accompanying dependents must sign certificates that the travel is not for personal gain and waivers stating that no claim will be made against the Government for death, injury, or property loss incurred in connection with a MAC flight.

(4) Procedure. When the retiree is ready to travel, he should report in person with dependents to the Passenger Control Liaison Office at the appropriate MAC Air Passenger Terminal and stand by for passage. No prior reservations may be made for this type of travel. Personnel are cautioned not to be too optimistic about obtaining space available accommodations via MAC as most flights average 98 percent seat utilization for

active duty passengers traveling on official orders. Accordingly, unused seats will be difficult to obtain, and in many heavily traveled areas excess space will be nonexistent. Should space be available for an overseas flight, travelers must be aware that requests for return passage to the United States via MAC will be made at the point of departure from overseas. The absolute necessity of being prepared to utilize commercial transportation for the return flight should be distinctly understood.

(b) Military Sealift Command (MSC). In 1966 all ships of the Military Sea Transportation Service (later renamed Military Sealift Command) were removed from regular passenger service. It is not anticipated that regular passenger service will be reinstated for either active duty or retired personnel.

CHAPTER 3

PAY OF RETIRED MEMBERS

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CHAPTER 3

PAY OF RETIRED MEMBERS

3-1. COMPUTATION OF RETIRED PAY

There are various provisions of law under which the computation of Coast Guard retired pay may be made in different circumstances. Any retired member who has a question regarding the particular formula used in computing his Coast Guard retired pay should address his inquiry to the Commanding Officer (RET), U.S. Coast Guard Military Pay Center, 6501 Lafayette Ave, Riverdale, MD 20737.

3-2. COST OF LIVING ADJUSTMENTS TO RETIRED PAY

The Omnibus Reconciliation Act of 1981 (PL 97-35) provides that retired pay increases will occur only once a calendar year on 1 March. Annual cost-of-living adjustments (COLADJ) applied to retired pay are based on the Consumer Price Index (CPI) (Urban Wage Earners and Clerical Workers Consumer Price Index), as published by the Bureau of Labor Statistics, to determine the percentage of increase.

3-3. ESTABLISHMENT OF ACCOUNT

(a) When the Military Pay Center receives a member's active duty pay record, a complete audit is performed by the Retired Pay Branch. If the retiree is overpaid, retired pay will be reduced to liquidate this over-payment. If the retiree is underpaid, retired pay will be credited with the amount underpaid. If a large overpayment is disclosed by this audit, the member will be contacted by letter to arrange a liquidation schedule or method of repayment. Should the audit reveal any unauthorized allotments being carried forward into retirement, they will be administratively terminated and the retiree's pay account will be credited for any monies due.

(b) Retired pay is reduced in accordance with the Survivor Benefit Plan (SBP) election, and deductions are made for allotments and taxes. (SBP is covered in Chapter 6.) Persons retired prior to 21 September 1972 may also have their retired pay reduced in accordance with the Retired Serviceman's Family Protection Plan (RSFPP) elections if they elected to retain this plan instead of, or in addition to the SBP.

3-4. DESIGNATION OF PAYEE AND MAILING ADDRESS

(a) Checks to members residing in the United States. Checks to retirees residing in the United States will be made payable to the member and mailed by the Department of Treasury in sufficient time for delivery at the designated check mailing address on or about the last day of the month. All retirees, with the exception of those declared mentally incompetent will receive checks in this manner. If because of illness, a retiree is not physically able to endorse his or her check by signing his or her own name as it appears on the check, the check may be endorsed with an "X" provided the endorsement is witnessed by two disinterested persons who must sign their names in full and give their complete address on the back of the check.

(b) Checks mailed to a financial institution for deposit. Please note that the Coast Guard Retired Pay system does not currently have the capability to participate in the Direct Deposit (DD) or Electronic Fund Transfer (EFT). An individual check is prepared for each member and is mailed by the U. S. Treasury to the financial institution named by the member. It is mandatory that the retiree advise the Retired Pay Branch by letter OVER HIS/HER SIGNATURE, of changes to the full name, account number, and address of the financial institution to which the check is to be mailed. Delivery schedule of checks to financial institutions is the same as checks mailed to individuals residing in the U.S.

(c) Checks mailed to members residing or traveling outside the United States. Checks to members residing or traveling outside the United States, its territories or possessions will be mailed to the address indicated by the member. However, such check will not be mailed until the Retired Pay Branch has received a properly signed and dated Report of Existence (see paragraph 3-5 below). Delivery schedule of checks mailed to addresses out Conus will vary depending on transit time and the mail processing time of the international postal system involved.

(d) Checks mailed to retirees residing or traveling in restricted countries. Checks payable to members intended for delivery in the restricted countries designated by the Department of Treasury will be held at the Military Pay Center until such time as the member provides an address not subject to the restrictions.

(e) Checks payable to legal representative of mentally incompetent retiree. Checks payable to legal representatives of mentally incompetent members are made payable to the guardian, trust committee, conservator, fiduciary, or other legal representative in his official capacity for the account of the mentally incompetent retiree upon receipt of a copy of the court order, bearing the seal of the court or upon action by the Coast Guard.

3-5. MONTHLY REPORT OF EXISTENCE REQUIRED

(a) The Comptroller General of the United States requires that prior to the release of their following month's retired pay check, a Report of Existence must be submitted for the following categories of retired members.

(1) Those whose checks are payable to a guardian, trustee, committee, conservator, fiduciary, or other legal representative.

(2) Those who are residing or traveling outside the United States, its territories or possessions and desire checks mailed to a foreign address.

(b) The Monthly Report of Existence is NOT REQUIRED from a retiree traveling or living in a foreign country when:

(1) The retiree's check is mailed to a financial institution in the United States.

(2) The retiree's check is mailed to an APO, FPO, or a finance officer or disbursing officer at an overseas address.

(c) The retiree's check cannot be addressed to a U.S. Consulate, Embassy, or Military Attache unless the retiree is employed by that particular agency (Department of State letter dated 17 June 1969).

(d) The Monthly Report of Existence card is furnished by the Military Pay Center and should be received by the retiree prior to the end of the month. It must be personally signed by the retiree or, in cases of incompetent retirees, by the guardian, trustee or other legal representative. This completed card should be mailed to the Military Pay Center (RET) as soon as possible after receipt. To ensure delivery of the following month's check the Military Pay Center must receive the retiree's Monthly Report of Existence prior to Department of Treasury's check mailing date (usually during the early part of the last week of the month).

(e) In addition to the monthly reports, an annual certification of existence is also required. The Military Pay Center will forward a letter containing the annual certification statement to the retiree 45-60 days prior to the beginning of a new calendar year. The retired member must sign the letter, have it witnessed by a disinterested person and return it to the Military Pay Center (RET) prior to the end of the calendar year.

(f) The Monthly Report of Existence may be made on cards furnished by the Military Pay Center, by postal card, or letter. Telegrams or telephone calls reporting existence cannot be accepted.

(g) Reports of existence are not routinely required of retirees residing within the United States other than those previously set forth. If, however, there exists doubt as to the continued existence of a retiree, payment of retired pay may be suspended or checks held in escrow pending such time as the member establsihes his/her identity at a designated Coast Guard authority.

3-6. MENTAL INCOMPETENTS

If retired members become incompetent to manage their own affairs, and a committee, guardian, or trustee is appointed by a competent civilian court, such appointee may receive and deal with all property and income of the retired member. If no such appointment has been made, the Commandant may request that a board of medical officers be convened to report on the individual's competency. If the individual is found incompetent, an effort is made to find a person who will act as trustee to receive and administer Coast Guard retired pay for the retired member's benefit. Usually, the next of kin or a close relative is chosen. This person is carefully investigated to determine trustworthiness and ability to properly administer the incompetent member's affairs. The trustee nominated is required to execute a surety bond. The trustee must also maintain an accurate record of monies received and expended for completion of an annual statement of trust account (CGHQ Form 3792), provided by the Military Pay Center.

3-7. NONRECEIPT OF CHECKS

(a) If the monthly retired check does not arrive on or about the last day of the month, it is possible that events such as labor strikes, floods, or other disasters or postal problems may have delayed it. However, if it becomes apparent that by the 10th of the month the check may have gone astray, send a request for stop-payment over your signature to the Military Pay Center. Be sure to identify the check properly; for example, refer to the check issued on 31 July as the July check (and not the August check, even though you may have received it in early August). The Military Pay Center will send your stop-payment request and issuance of a substitute check to the Treasury Department. In certain cases, prior to their issuance of a substitute check the Treasury Dept. may send you additional forms to complete and return. In general, it takes 6 to 8 weeks before a substitute check is received.

(b) If you report a check as not received or lost and later receive or find it, notify the Military Pay Center immediately so that the stop-payment may be removed. You cannot cash or deposit the original check until clearance has been obtained from the Treasury Department.

3-8. INCOME TAX ON RETIRED PAY

(a) General. Retired members continue to be responsible for filing Federal income tax returns, filing declarations of estimated tax (if appropriate), and paying Federal income taxes due as a result of receipt of retired pay. There are, however, some special tax benefits to which retired members may be entitled. Some of these are:

(1) Exclusion of disability retirement pay, in part or whole.

(2) Application of "sick pay" exclusion to certain portions of certain retirement pay.

(3) Retirement income tax credits.

(4) Veterans Administration compensation or pension.

The subject of tax treatment of retirement income, especially for the military retiree, is complicated, and is not covered here in depth. The Internal Revenue Service has representatives in every major city and it is recommended that they, or other individuals or firms trained in tax matters, be consulted to assist you with your specific tax problems.

(b) Withholding Exemption Certificate and Changes in Exemptions. At the time of retirement, a member files a Withholding Exemption Certificate (Treasury Form W-4) with the Military Pay Center indicating the desired number of exemptions. Once filed, this certificate will remain in effect until the member files an amended certificate showing changes in exemptions. Regulations concerning filing amended certificates or changes in exemptions, as well as blank certificates may be obtained from the nearest Internal

Revenue Service office. (It is recommended that those retirees anticipating civilian employment indicate zero exemptions from retired pay in order to avoid an unpleasant situation of under-withholding of tax).

(c) Federal Withholding Tax Statement (Treasury Form W-2P). As soon as practicable, but not later than 31 January of each succeeding year, the Military Pay Center will furnish you with your Federal Withholding Tax Statement (Treasury Form W-2P) showing the amount you received as taxable income, and the amount of the tax withheld. This statement will include all payments made to you during the preceding calendar year for which retired pay was credited.

NOTE: DO NOT MAKE SPECIAL REQUESTS FOR YOUR WITHHOLDING TAX STATEMENT (W-2P). THEY ARE GIVEN AUTOMATIC DISTRIBUTION AND SPECIAL REQUESTS ONLY DELAY THE REGULAR MAILING OF ALL REPORTS. If not received by mid-February annually or if lost after receipt, contact the Military Pay Center for duplicate.

(d) State and Local Income Taxes. Retired personnel continue to be liable for State and local incomes taxes where they claim legal residence. Military retired pay, however, is not subject to withholding for these taxes. You will be required to pay these taxes directly to the appropriate State or local authorities.

3-9. ALLOTMENTS

Retired personnel may register allotments when the purpose of the allotment is for:

(a) Purchase of U.S. Savings Bonds.

(b) U.S. Government Life Insurance (USGLI) and/or National Service Life Insurance (NSLI). For SGLI and VGLI see Chapter 8.

(c) Commercial life insurance (Payment of premiums for insurance on the life of the allotter only, including family insurance plans).

(d) Loan repayment to Coast Guard Mutual Assistance or Morale Funds.

(e) Navy Mutual Aid Insurance.

(f) Payment to banking institution (includes payments to Federal Savings and Loan and State Building and Loan Associations and Credit Unions) for credit to account of allotter (multiple purposes, no restrictions on ultimate use of funds).

(g) Repayment of indebtedness to United States Government and/or court appointed trustees under Chapter XIII of the Bankruptcy Act.

(h) Payment of dues to:

(1) U.S. Coast Guard Academy Alumni Association.

(2) U.S. Coast Guard Academy Athletic Association.

(3) CG Chief Warrant and Warrant Officer Association.

(4) U.S. Coast Guard Chief Petty Officers Association.

(i) Support of dependents.

If you want to register an allotment, stop or change an existing allotment, and you do not have access to printed allotment request forms, you may send a letter over your signature to the Military Pay Center (RET) requesting the desired action. Requests must be received by the Military Pay Center by the 10th day of the month preceding the month in which the change is desired. Requests by telegram or telephone cannot be accepted, because they lack the required authorizing signature.

3-10. GARNISHMENT

(a) Pay, whether active or retired, is not normally subject to garnishment, attachment, execution, or other legal process while in the hands of a Federal Disbursing Officer. The Government of the United States may recover indebtedness by "checkage" against retired pay. For example, retired pay is subject to levy and distraint by the Internal Revenue Service for collection of delinquent Federal taxes. There is no authority for involuntary "checkage" to satisfy private claims or judgements, except as out-lined in paragraph (b) below.

(b) Under the provisions of the Social Services Amendments of 1974 (P. L. 93-647, 42 U. S. C. 659), the Coast Guard is obliged to comply with the terms of legally sufficient State or Federal court order directing the garnishment of a retiree's Federal pay for the purpose of child support or alimony, without regard for the merits of the case. If a local command or person in authority therein receives any legal document or court order referring to or purporting to be a garnishment order, such document or order should be forwarded immediately to Commandant (G-LGL). If upon legal review, the order is determined to be legally sufficient, the order will be transmitted to the

Military Pay Center for execution. Relief from such an order can only be obtained through the civil court system. Civilian legal counsel should be consulted or if residing in a locality where available an Armed Forces Legal Assistance Officer may provide counseling. Until determined to the contrary by subsequent civil court order, the Coast Guard is obliged to consider the garnishment order valid and to effect immediately the required withholding of retired pay.

3-11. LOSS OF PAY DUE TO CRIMINAL CONVICTION

All retired members of the Coast Guard, officer and enlisted, should be aware of the restrictions against payment of retired pay in 5 U. S. C. 8311-8322 (commonly called the "Hiss Act").

(a) With certain exceptions, payment of the retired pay may not be made, under the provisions of this law, to officers and employees of the the United States including members and former members of the Armed Services who:

(1) Are convicted by court-martial or Federal court of an offense involving the national security of the United States. These offenses include, but are not limited to, espionage, sabotage, disclosure of defense or classified information, seditious and subversive activities, and violation of Article 104 or 106 of the Uniform Code of Military Justice or other Articles pertaining to the national security.

(2) Refuse or willfully fail to appear, testify or produce papers relating to their military service or employment by the Federal Government before a Federal Grand Jury, court, court-martial or a congressional committee, in a proceeding concerning their past or present relationships with a foreign government or a matter relating to interference with the national security or defense.

(3) Are guilty of perjury committed under the laws of the United States including the Uniform Code of Military Justice or the District of Columbia in falsely testifying or concealing any material facts in connection with any of the above-mentioned crimes.

(b) This act further prohibits the payment of Retired Serviceman's Family Protection Plan annuities to the survivors or beneficiaries of the persons referred to above. Where Social Security benefits are based upon Federal Service, they also may be similarly affected.

(c) The President is authorized to drop from the rolls any member who is deprived of retired pay under Sections 8311-8322 of Title 5, U.S. Code. The right to receive retired pay may be restored to any person so convicted only if a pardon is granted by the President of the United States for the offense for which the member was convicted.

3-12. TELEPHONE SERVICE

The Retired Pay Branch has a toll-free telephone, 1-800-638-0250, that retirees may call for pay related problems. This number is not available for retirees living outside the continental United States or in the state of Maryland. Residents of Maryland may call collect to the regular commercial number, 301-436-7775.

CHAPTER 4

RESTRICTIONS ON CIVILIAN EMPLOYMENT

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CHAPTER 4

RESTRICTIONS ON CIVILIAN EMPLOYMENT

4-1. GENERAL INFORMATION

(a) If you plan to seek employment after retirement, you should be aware that certain legal restrictions apply to the type of employment in which retired personnel may be engaged. Some of the restrictions apply only to Regular retired naval officers, but others apply to all retired personnel. Violation of these laws can result in loss of retired pay or criminal prosecution or both.

(b) A summary of the laws applicable to the employment of retired Coast Guard personnel is given in this Guide. If you have any doubt as to the application of these restrictions to your own proposed employment, you may obtain an advisory opinion from any legal assistance officer, or write Commandant (G-L), U.S. Coast Guard Headquarters, Washington, D. C. 20593. In your request include complete information concerning the position and those duties which you will be required to perform. You should also provide information concerning your retired status, including the law under which you are retired. If a specific job is being considered, furnish the name of organization, type of employment, method of payment, and description of any special provisions such as temporary, intermittent, or contract employment.

(c) Members, while still on active duty prior to retirement, who are contemplating employment with any firm or organization with which they have any dealings either directly or indirectly in a regulatory or policy making role, should familiarize themselves with the prohibitions contained in 18 USC 208.

4-2. RETIRED MEMBER'S RESPONSIBILITY

(a) Some of the laws and regulations governing employment of military personnel which are described in this chapter are presently under review and may have been changed at the time you are seeking employment. Information will be publicized in the news media, when changes in the laws occur. It is your responsibility to keep informed of any changes in laws and regulations.

(b) While the Commandant (G-L) will assist you with advice and information on the general subject of restrictions on civilian employment, any opinions received must be considered advisory only. It is your responsibility not to violate the law. The Comptroller General of the United States is authorized by law to make final determination as to the entitlement to retired pay and thus he determines the question of prohibited employment. The Department of Justice prosecutes criminal violations.

4-3. CONFLICT OF INTEREST RESTRICTIONS

(a) A retired Regular officer is restricted, for a period of 3 years after his retirement, from selling, or contracting to sell, or negotiating to sell any supplies or war material (any tangible item, whether pocket combs or weapons system) to any agency of the Department of Defense or the Army, Navy, Air Force, Coast Guard, NOAA or the Public Health Service. The penalty for a violation of this civil "selling" statute is loss of retired pay while so engaged, during the 3-year period immediately following retirement (37 U. S. C. 801 (c)). A section of the criminal code (18 U. S. C. 281) has been interpreted as prohibiting a retired Regular officer, for his lifetime, from selling "anything" to the department in which he holds a retired status. In the case of a retired officer of the Regular Coast Guard this interpretation would prohibit selling to the Department of Transportation. Neither of these statutes applies to retired Reserve officers or to retired enlisted members, including those retired enlisted personnel advanced to temporary officer status.

(b) A retired officer, Regular or Reserve, may not, at any time, represent anyone other than the United States in connection with a matter in which the United States is a party or has an interest and in which he (the retired officer) participated personally and substantially for the Government (18 U. S. C. 207 (a)).

(c) A retired officer, Regular or Reserve, may not, from one year after his retirement, represent anyone other than the United States in connection with a matter in which the United States is a party or has an interest, and which was within the boundaries of his (the retired officer's) official responsibility during the year immediately before his retirement (18 U. S. C. 207 (b)). The temporary restraint imposed by 18 U. S. C. 207 (b) gives way to the permanent restriction prescribed by 18 U. S. C. 207 (a) if the matter is one in which the retired officer participated personally and substantially.

(d) 18 U. S. C. 207 does not apply to retired enlisted members.

4-4. EMPLOYMENT WITH A FOREIGN GOVERNMENT OR COMPANY

(a) Retired personnel considering civilian employment overseas should be aware of several restrictions, including a portion of the U. S. Constitution, which govern such foreign employment. Included under his prohibition is employment by governmental agencies or educational or commercial institutions which are operated or controlled by a foreign government.

(b) Article 1, Section 9, Clause 8, of the Constitution has been held to prohibit retired Regular and Reserve members (officer and enlisted), except upon the consent of Congress, from accepting any office or employment with a foreign government, whether of a civil or military nature.

(c) Under 10 U.S.C. 1032, Congress granted retired Reserve personnel, officer and enlisted, permission to accept civil employment and compensation from any foreign government or any concern wholly or partly controlled by a foreign government, subject to the approval of the Departmental Secretary concerned and the Secretary of State.

(d) No restriction exists against employment by a United States corporation which has foreign offices or branches, or which would require the retired member to travel or reside abroad.

4-5. PROSECUTION OF CLAIMS AGAINST THE GOVERNMENT

A retired Regular officer may not, at any time, assist in prosecuting a claim against the United States if he worked on that claim while on active duty. He may not, within 2 years after his retirement, assist in prosecuting a claim which involves the department in which he holds a retired status (18 U. S. C. 283).

4-6. DUAL COMPENSATION - RESTRICTIONS UPON FEDERAL CIVILIAN EMPLOYMENT

(a) Prior to 1 December 1964 retired Regular officers were generally prohibited by the Dual Employment Act (5 U. S. C. 62) from accepting employment with the Federal Government. Those employed in the rare positions excepted from the prohibition of the Dual Employment Act were generally subject to a $10,000 ceiling on the combined annual income, as salary and as retired pay, which they might retain, as prescribed by the Dual Compensation Act of 1932 (5 U. S. C. 59a). These two statutes were repealed, effective 1 December 1964, by the Dual Compensation Act of 1964 (Public Law 88-448, 78 Stat. 484).

(b) All retired members are now eligible for employment in a civilian position with the Federal Government. However, no retired member (officer or enlisted, Regular or Reserve) may accept a civilian position in or under the Federal Government within 180 days after retirement unless (1) the salary of the position has been raised under 5 U. S. C. to make it competitive with the salary of comparable private employment, or (2) under certain critical employment situations the Secretary of the department concerned and, if necessary, the Office of Personnel Management grant approval to an earlier appointment. This policy has been adopted by the Coast Guard.

(c) Retired Regular officers, retired for years of service or for noncombat physical disability, including both commissioned officers and warrant officers of all warrant grades, may receive the full salary of the civilian office, plus military retired pay at an annual rate equal to the first $2000 (subject to CPI adjustments, see (d) below) of such pay plus one-half of the remainder thereof, if any. Such reduction does not apply where employment is on a temporary (full-time or part-time) basis, any other part-time basis, or any intermittent basis, for the first 30-day period for which salary is received under any one appointment. Regular officers retired for disability incurred in combat or caused by an instrumentality of war during a period of war, retired Reserve officers and retired enlisted members so employed are not subject to any restrictions upon total income. The term "position," as employed in the Dual Compensation Act of 1964, means a civilian office or position (including a temporary, part-time, or intermittent position), appointive or elective, in the legislative, executive or judicial branch of the Government (including any corporation owned or controlled by the United States and including nonappropriated fund instrumentalities under the jurisdiction of the Armed Forces) or in the Government of the District of Columbia.

(d) Retired Regular officers and warrant officers already employed in Federal civilian positions on 30 November 1964 were granted a choice to remain subject to or, as the case may be, to remain exempt from the old $10,000 Dual Compensation Act limitations rather than to come under the provisions of section 201 of the new Dual Compensation Act of 1964. Such elections were required to be made by 1 March 1965, and are irrevocable. If the member made no election by that date he continued in his previous status under the old Act and will remain therein so long as he continues working in the same position without a break in employment of more than 30 days. Retired Regular officers who elected to remain subject to the Dual Compensation Act of 1932 should be aware that for any calendar year where retired pay has been reduced or discontinued because of the restrictions in that Act, a refund of all or a portion of the amounts withheld may be made if the total of the actual civilian earnings and the retired pay payable for the particular calendar year does not exceed the $10,000 limitation. Such officers should further be aware that, in the event of their appointment, reinstatement, or reemployment after 1 December 1964, which follows a break in service of more than 30 days, retired pay shall be subject to reduction under the Dual Compensation Act of 1964 based on the $2000-plus formula (5 U. S. C. 5532). In the operation of this formula for reduction of retired pay such amount ($5,999.44 (1 Oct 80)) will be increased from time to time, by appropriate percentage, to reflect cost of living increases in retired pay, as authorized by 10 U. S. C. 1401a (b). Increases, from the original amount, $2,000, have been authorized.

CHAPTER 5

BENEFITS FOR RETIRED MEMBERS

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CHAPTER 5

BENEFITS FOR RETIRED MEMBERS

5-1. IDENTIFICATION CARDS

(a) DD Form 2 (Retired)

(1) To Whom Issued. This is the Armed Forces Identification Card issued to all members of the Coast Guard and Coast Guard Reserve who are entitled to retired pay, including those on the Temporary Disability Retired List.

(2) Purpose. Its purposes are identification of the bearer and authorization of the privileges for which a retired member may be eligible at any installation of the Uniformed Services. Privileges authorized include theater, commissary, exchange (unlimited), and medical care from both Uniformed Services and civilian sources. Since eligibility for civilian care terminates at age 65, when the member normally becomes entitled to hospital insurance benefits under the Social Security Health Insurance Program for the Aged (MEDICARE), the entry "NOCIVMEDCARE AFTER" (Followed by the day immediately preceeding the 65th birthday) will be made. For member 65 or older the entry "NOCIVMEDCARE" will be made, unless the member can provide certification from the Social Security Administration of nonentitlement to Hospital insurance benefits.

(b) DD Form 2 (Reserve)

(1) To Whom Issued. This is the Armed Forces Identification Card issued to members of the Reserve components not on active duty, certain members of the Reserve components on temporary active duty and active duty for training, and to Reserve members retired without pay.

(2) Purpose. Its purposes are identification of bearer and authorization ONLY for the purchase of necessary articles of uniform clothing, accouterments and equipment in such quantities as would be required when recalled to active duty.

(c) DD FORM 1173

(1) To Whom Issued. The Uniformed Services Identification and Privilege Card (DD Form 1173) is issued to eligible dependents of retired members who themselves are entitled to DD Form 2 (Retired). Dependents applying for identification cards may be required to submit substantiating documents for determination of eligibility. "Eligible dependents" are defined as follows:

a. Lawful wife.

b. Lawful husband.

c. An unmarried legitimate child, including an adopted child or stepchild, who:

1. Has not passed his 21st birthday, regardless of whether or not he is dependent upon the retired member. (Dependents less than 10 years of age may be issued DD Form 1173 if they do not live with their father or mother who would normally use his or her card to verify the child's eligibility for medical care. For those children under 10 years of age not issued a DD Form 1173, using civilian medical facilities, certification of item 13, DA Form 1863, will be the responsibility of the parent, sponsor, or guardian, as appropriate.)

2. Has passed his 21st birthday, but is incapable of self-support because of a mental or physical incapacity that existed before that birthday and is in fact dependent on the retired member for over one-half of his support.

3. Has passed his 21st birthday, but has not passed his 23rd birthday, and is enrolled in a full-time course of study in an approved institution of higher learning and is dependent on the retired member for over one-half of his support.

d. An unmarried child or stepchild who was illegitimate at the time of birth and who is dependent on the retired member for more than one-half of his support and residing in the member's household or in a dwelling provided or maintained by the member and meets the criteria of subparagraph 1, 2, or 3 above.

e. Parent or Parent-in-law who is dependent on the retired member for over one-half of his support and is residing in a dwelling place provided or maintained by the member.

(2) Purpose. DD Form 1173 is issued for identification of bearer and authorization of privileges, as indicated on the card, at any Uniformed Services installation if adequate facilities are available and for medical care from civilian sources, if entitled.

(d) Application For Identification Cards. DD Form 2 and DD Form 1173 are normally issued at the time of retirement. If upon retirement, you did not receive an identification card for yourself or your dependents, or if you need to replace an identification card because of expiration, error, loss or mutilation, you may apply as follows:

(1) Retired Member's Identification Card (DD Form 2 (Retired)

a. Coast Guard identification card issuing units are authorized to issue and/or reissue DD Form 2 (Retired).

b. You may apply in person to any Military issuing unit for initial issue of the DD Form 2 (Retired). Present a copy of DD Form 214 CG (Report of Separation from Active Duty) or a Certificate of Retirement or retirement orders.

c. Application for reissuance of DD Form 2 (Retired) may be made in person to any Military issuing unit on a "card for card" basis and the original of retirement orders or original DD Form 214 CG issued on the occasion of your retirement.

d. Application for replacement of lost or stolen cards shall be submitted to Commandant (G-PS-1). Form CG-4011 may be obtained at any Coast Guard unit for this purpose.

(2) Dependent's ID Card (DD Form 1173)

a. If your are entitled to DD Form 2, you may, on behalf of your eligible dependents, obtain application form (DD Form 1172) at most U.S. military activities. District commanders are authorized to verify the eligibility of your dependents for their original cards when you accompany your dependents, present your retirement orders, and a copy of your marriage certificate, birth certificate for dependent children, and death certificate, if applicable. Application for original cards when there is a divorce involved on your part and/or dependents shall be forwarded to Commandant (G-PS-1) for verification.

b. Coast Guard identification card issuing units are authorized to verify the eligibility of your dependents and renew their cards on a "card for card" basis only when you accompany your dependents and furnish satisfactory identification. Applications for lost or stolen cards shall be forwarded to Commandant (G-PS-1).

c. Applications for children over 21 years of age but under 23 who are full-time students, dependents 65 years of age or older, parents, parents-in-law, and any questionable cases must be forwarded to Commandant (G-PS-1) for verification.

d. A disabled child over age 21 may be eligible for benefits after age 21 only if the disability was incurred prior to reaching that age, and the child is dependent upon the sponsor for more than one-half of his support. A written statement must be obtained from an attending physician or appropriate official of a hospital or institution certifying that the mental or physical disability is or is not permanent, an estimated date when recovery could be expected. In cases where the disability renders the child incapable of self-support, a copy of the physician's statement should be filed in your retired ID record at Commandant (G-PS-1) for future reference and contain the following information:

1. General statement of the nature and extent of the disability;

2. Date (best estimate) that the disability commenced;

3. Childs nearest age at the onset;

4. A positive statement that the disability renders the child incapable of self-support and, if the disability renders an unmarried child permanently incapable of self-support, the original determination may be cited as authority for continued health care eligibility, provided the required degree of support is maintained.

(3) Issuing Activities

a. Principal Issuing Activities. The following Coast Guard units are designated principal issuing activities for DD Form 1173:

Headquarters
District offices
Yard
Academy
Institute
Station Alexandria
Training Center, Cape May
Training Center, Alameda
Training Center, Governors Island
Training Center, Petaluma
Reserve Training Center, Yorktown
Aviation Training Center, Mobile
Coast Guard Activities, Europe

b. Subissuing Activities. District commanders have authorized certain units within their commands to issue DD Form 1173, You should call your nearest Coast Guard unit to determine if they have been designated as a subissuing unit, and it not, where the nearest Coast Guard subissuing unit is located. As a general rule, it is always best to call a known issuing unit to determine the hours of operation prior to making a special arrangements or driving long distances to obtain ID cards. Some of the smaller subissuing units operate on a limited basis - that is, on reduced hours or particular days.

5-2. VETERANS ADMINISTRATION BENEFITS

(a) General

(1) The Veterans Administration (VA) is the agency responsible for administering the major veterans' programs authorized by Congress. Retirement has been considered the same as discharge for the purpose of VA benefits. Therefore, the

benefits administered by the VA which are available to personnel being separated or discharged from active service are available under the same conditions to retired personnel.

(2) A booklet, Federal Benefits for Veterans and Dependents, describing benefits administered by the VA is published annually by that agency. Copies may be obtained from the nearest VA office. This publication also may be purchased from the Superintendent of Documents, Government Printing Office, Washington, DC 20402.

(b) Application for Benefits

(1) The VA has regional offices and centers with regional office activities throughout the United States. Questions concerning VA benefits should be addressed to the nearest VA office. A list of regional offices and centers having regional activities is included in Enclosure (4). Unless otherwise indicated, VA offices should be addressed as regional offices.

(2) To assist the VA in providing efficient service, you should submit a copy of your retirement orders or DD 214 CG when first seeking a benefit. Always give your full name, address, and social security number. When contacting the VA about benefit claims, address your regional office and give your VA file or claim number (your "C" number).

(c) Determination of Eligibility. Eligibility of individual retired members for specific VA benefits must be determined by the VA. The Coast Guard has no control over benefits authorized by law and payable by other Government agencies. The percentage of disability determined by the Coast Guard for retirement purposes does not affect the determination of percentage of disability determined by the VA for VA benefits. The role of the Coast Guard consists only of furnishing to the VA information which might be requested by that agency concerning the retired Coast Guard member's military service and military retired pay.

(d) VA Benefits Authorized. The VA is authorized by law to guarantee loans for home, farm, or business; to administer the National Service Life Insurance, United States Government Life Insurance, Servicemen's Group Life Insurance, and Veterans Group Life Insurance programs; to provide medical benefits to disabled veterans and veterans of wartime service; to administer financial benefits payable to eligible veterans and their survivors; to provide special training and other aids to disabled veterans; to provide educational assistance for veterans who had service after 31 January

1955; and to provide certain benefits concerning burial of deceased veterans. All education and training benefits for servicemen who were discharged after 31 January 1955 extended 10 years after discharge or release but not later than 31 December 1989, whichever comes first.

(e) Additional VA information is contained in Chapter 8.

5-3. MEDICARE CARE AT UNIFORMED SERVICES AND CIVILIAN FACILITIES

The terms USHBP and CHAMPUS apply to one of the most important benefits available to retired members with dependents--especially the member who is the head of a growing family.

USHBP is the acronym for the Uniformed Services Health Benefits Program, one of the most comprehensive programs of medical benefits in the United States today.

Covered under USHBP are retired members, dependents of retired members, and survivors of deceased active duty or retired members.

This care is available anywhere in the world either in a uniformed services medical facility (meaning Army, Navy, Air Force, and certain Public Health Service facilities) or in civilian facilities under the part of the USHBP called CHAMPUS.

CHAMPUS is that part of the overall USHBP program which provides for medical care for retired members and dependents in civilian facilities (civilian hospitals, clinics, doctors' offices, doctors' visits, etc.) CHAMPUS gets its name from its full title: The Civilian Health and Medical Program of the Uniformed Services.

Don't confuse USHBP and CHAMPUS with Medicare. Until 1966 the USHBP with fewer benefits was known as Medicare. But that term now applies only to health and medical benefits available generally under Social Security and most of us won't begin to cash in on these benefits until we reach age 65.

You don't have to subscribe, enroll, or pay premiums for the benefits of the USHBP. The magic key is an ID card. Make sure that your authorized dependents have current cards.

Don't expect much dental care under the USHBP because Congress did not intend that it be a dental care program. "Denticare" legislation is being considered by the Congress and may be available in the future. There is some authorized dental care under the USHBP, but it is generally that dental care which is medically necessary in the treatment of an otherwise covered medical (not dental) condition, is an integral part of such medical treatment, and is essential to the control of the primary medical condition.

(a) ELIGIBILITY

For the record, USHBP belongs to all of the uniformed services: Army, Navy, Air Force, Marine Corps, Coast Guard, the Commissioned Corps of the Public Health Service (PHS) and the National Oceanic and Atmospheric Administration.

1. Eligible for benefits in both USHBP uniformed services facilities and civilian facilities under CHAMPUS Basic Program ONLY:

Retired members. (Includes members and former members entitled to retired or retainer pay.)

Dependents of retired members as defined below.

Dependents of deceased retired or active duty members as defined below.

2. Eligible for benefits in uniformed services facilities of the Army, Navy, and Air Force:

Parents and parents-in-law.

AUTHORIZED DEPENDENTS. For USHBP eligibility, authorized dependents are those dependents of the foregoing military personnel who fall into the following categories:

Spouse;

Unremarried widow(er);

Legitimate child, an illegitimate child whose paternity has been judicially determined, an adopted child, or a legitimate step-child, who is unmarried and in one of the following categories:

Under age 21; 21 or over, but incapable of self-support because of mental or physical incapacity that existed before his/her 21st birthday and dependent on member (or was dependent at the time of member's death) for more than one-half of his/her support; 21 or 22, pursuing an approved full-time course of study and dependent on the member (or dependent at the time of the member's death) for more than over half of his/her support.

Unmarried child or stepchild who was illegitimate at time of birth, dependent on member (or dependent at the time of member's death) for more than one-half of his/her support, and residing in the member's house-hold or in a dwelling provided by the member, and either: Under 21; or 21 or older but incapable of self-support because of mental or physical incapacity which existed before his/her 21st birthday; or 21 or 22 and pursuing an approved full-time course of education; and

Parent or Parent-in-law who is (or was at the time of the member's death) dependent on the sponsor for more than one-half of his/her support and residing in a dwelling provided or maintained by the member. (Adoptive parents, stepparents, and persons who stood in loco parentis are not eligible.) Parents or parents-in-law are never extended CHAMPUS entitlement.

(b) IDENTIFICATION

The Uniformed Services Identification and Privilege Card (DD Form 1173) is prescribed for identification of dependents who seek health benefits either in military facilities or from civilian sources under CHAMPUS. The DD Form 2 (Retired) is the prescribed ID card for retired members.

Except as indicated below, dependents age 10 and above are required to show their ID cards when requesting health benefits. Since ID cards normally are not issued to children under age 10, the proper identification is the responsibility of the parent or guardian who accompanies the child. This usually means that you or your spouse show your ID card to establish the child's eligibility. Information from your ID card is entered on the appropriate claim form.

In an emergency, collateral identification may be accepted in lieu of an ID card. For example, official orders, letters, or other documents which establish you as eligible may be considered for identification.

(c) CHANGES IN ELIGIBILITY

If a retired member loses his entitlement to retired or retainer pay, the member and his dependents also lose eligibility for the USHBP. (However, a retired member who waives retired pay does not, for that reason, lose eligibility. Also note that a retired member is eligible for care for nonservice-connected disabilities in Veterans Administration (VA) facilities on a space-available basis at the expense of his or her uniformed service.)

A wife or husband loses eligibility for all USHBP benefits upon final divorce from the sponsor. This includes loss of maternity care for wives who are pregnant at the time a divorce becomes final. In such instances, however, the serviceman's child would become eligible at birth.

The eligibility of children is not affected by divorce-except that a stepchild relationship ends upon divorce of parent and stepparent. Also, the fact that a divorced wife remarries does not affect a child's eligibility.

A child adopted after a member's death by a third person not a service member or a retiree continues to be eligible for health benefits. However, a child of a living member loses benefits when adopted by someone who is not a service member or retiree.

If a child is married before reaching age 21, but not to a service member or retiree, eligibility stops on the date of marriage. However, should the marriage be terminated, the child regains entitlement to care as a dependent if otherwise eligible.

A stepchild relationship does not cease upon death of the member stepparent, but only medical entitlements remain if the natural parent remarries.

A child of 21 or 22 years of age who is pursuing a full-time course of education and who suffers a disabling illness or injury and is not able to return to school, remains eligible for health benefits until 6 months after the disability is removed, or until he reaches his 23rd birthday, whichever occurs first.

Retired members, their spouses and dependents, and spouses and children of deceased retired members who become eligible for Social Security Medicare Hospital Insurance Benefits, known as Medicare, Part A, at age 65, lose their eligibility for CHAMPUS. This is so even though Medicare has no benefits to provide outside the United States. This is the law. Their eligibility to care in uniformed services facilities is not affected.

The loss of eligibility is automatic at age 65 for all persons unless a beneficiary who is not eligible for Medicare, Part A, obtains a notice of disallowance from the Social Security Administration and submits a copy of the disallowance with a request for the issuance of a new ID card which does not preclude CHAMPUS eligibility after his 65 birthday.

(d) USHBP INFORMATION AND HEALTH BENEFITS COUNSELORS

It isn't necessary that you and your dependents have detailed knowledge of CHAMPUS, because Health Benefits Counselors are assigned to most military Hospitals.

The counselor, or HBC as he's now known, will help your dependents get the maximum benefits of the USHBP including CHAMPUS. He also will have information or will know where you and your dependents can get information on other state and Federal medical programs.

The USHBP is probably

the most comprehensive health care program in the United States today. For this reason, it is not possible to publish either regulatory or informational material which will cover all of the problems with which the Coast Guard family may be faced in obtaining authorized benefits. You should find the HBCs to be an invaluable source of information.

For those desiring more detailed information about the CHAMPUS program, DoD Directive 6010.8-R, "Civilian Health and Medical Program of the Uniformed Services (CHAMPUS)," can be obtained for $4.25 per copy from: Superintendent of Documents, U.S. Government Printing Office, Washington DC 20402. Refer to stock number 008-001-00102-9 and make checks payable to the Superintendent of Documents.

Other sources of information are:

The medical office of any uniformed service installation.

Coast Guard District Offices.

OCHAMPUS, AURORA, CO 80045.

OCHAMPUSEUR, U.S. Army Medical Command, Europe, APO New York 09403.

Navy major overseas commanders.

(e) BENEFITS IN UNIFORMED SERVICES FACILITIES

Generally if you live near a uniformed services medical facility, you and your dependents are already somewhat aware of what medical care can be obtained there.

But, remember that the furnishing of all health benefits to beneficiaries of the USHBP is a secondary function of that facility, for in a military facility the primary concern of the staff must be with the health of the military member himself.

Congress has said that all benefits available to USHBP beneficiaries are to be "subject to the availability of space and facilities and the capability of the medical staff." And the medical or dental officer in charge of the medical facility is authorized to determine the facility's capability to provide care and his decision, by law, is final. It should not be a surprise then to find that different facilities may have differing amounts and types of care.

The retired member himself is eligible for any health care available to an active duty member subject to the aforementioned limitations. However, in the case of dependents and survivors, additional regulations listed below are applicable.

The law specifically excludes the following:

Domiciliary or custodial care.

Prosthetic devices, hearing aids, orthopedic footwear, and spectacles. (Exception: Outside the United States and at stations inside the United States where adequate civilian facilities are unavailable, such items may be sold to dependents at cost to the United States, and artificial limbs and artificial eyes may be provided.)

Patients are charged for health benefits in uniformed services facilities of the Army, Navy, and Air Force as follows:

Outpatient benefits - no charge.

Inpatient benefits - Retired officers and warrant officers pay the charge for subsistence. Retired enlisted men and women pay nothing. Dependents pay $6.30/day, except that no charge is made for newborn infants, while the mother is a patient in the hospital. However, in cases where the mother is discharged from the hospital and the infant remains as a patient, the $6.30 daily charge continues.

(f) CHAMPUS CHARACTERISTICS

The language used by Congress in authorizing the use of civilian medical facilities under CHAMPUS leaves plenty of room for the program to grow. New procedures and types of care become authorized benefits under CHAMPUS when they are accepted by the medical profession as being part of good medical practice and, of course, provided they are not among those few items excluded by the Congress.

CHAMPUS is a cost-sharing program. The Government pays a significant portion of the charges determined to be reasonable. You pay the remainder. And in some instances, depending on the circumstances, you may be responsible for payment of more than the beneficiary's share.

Not every civilian source of health care participates in CHAMPUS. By "participate", we mean that the source submits his claim directly to the CHAMPUS administrator on CHAMPUS claim forms. These forms contain a statement to the effect that the claimant (the source of care) agrees to accept as full payment the authorized patient's and Government's share as determined under CHAMPUS. If the charges are determined by the fiscal administrator to be higher than the "reasonable charges," the source cannot collect the additional amount from either the Government or the patient beneficiary.

If your dependent obtains services from a source that does not "participate" and the charges are in excess of those determined by CHAMPUS to be "reasonable," then you must pay not only your share of the "reasonable" charges but also the amount of the total charge in excess of the "reasonable" charge.

If you wish to avoid this situation, have your dependent obtain care from sources who are willing to file the claims themselves. Remember, whether or not to "participate" is a personal decision for the source of care and "participation" is voluntary.

What are reasonable charges? Let's say a claim is submitted to one of the civilian agencies which serve under contract as fiscal administrator for CHAMPUS in the United States. The administrator takes into account the customary charges made by the physician and the usual charges by other physicians in the community for similar services. He also considers any unusual circumstances and professional effort involved in the case.

Similar procedures are used to determine reasonable charges for other medical services related to the case. A hospital charge is considered reasonable if it is the hospital's customary charge to the public.

(g) CHAMPUS BASIC PROGRAM

Any procedure or type of care which is generally accepted as being part of good medical practice, other than one excluded by law, is an authorized CHAMPUS benefit under the basic medical program.

Excluded by law are:

Domiciliary or custodial care.

Physical examinations and immunizations not for diagnostic or treatment purposes.

Routine well-baby care, except inpatient care of the newborn.

Spectacles or examinations for correction of ordinary refractive error.

Prosthetic devices other than artificial limbs, eyes and some dental prostheses.

Dental care except as necessary in the treatment or management of a medical or surgical condition other than dental.

If you can remember the basic rule and these exceptions, you will have a pretty good idea of what benefits are authorized. However, these additional facts concerning coverage may add to your understanding of those benefits which are authorized:

Benefits may be on an inpatient basis or outpatient basis almost anywhere.

Treatment may be for medical and surgical conditions, for nervous, mental, and emotional disorders, or for chronic conditions or contagious diseases.

Medical services may be provided by a civilian physician or by other medically related civilian specialists (nurses, physical therapists, etc.) when ordered by a physician. "Physician" includes civilian doctors of medicine, osteopathy, dental surgery, dental medicine, and surgical chiropody.

All necessary supplies ordered by a physician or other authorized professional person are authorized including, among other items, orthopedic braces (but not orthopedic shoes), crutches, and artificial limbs and eyes.

Drugs are covered if administered by an inpatient facility or physician or procured from a pharmacy on a physician's prescription. Insulin is covered without a prescription.

Nongovernment ambulance service is authorized when medically warranted by certain circumstances.

Family planning is authorized. Includes medical services (surgical procedures such as sterilization and abortions), counseling, prescription drugs, and prescribed supplies.

Rental of durable equipment such as wheelchairs or hospital beds, but, before renting equipment, ask the uniformed service medical facility in your area if it can loan you what you need without cost, or ask your HBC for assistance.

There are also Christian Science benefits-in a certified Christian Science sanatorium, or outside from C.S.-approved practitioners and nurses.

If inpatient care for a chronic condition extends beyond 30 days, an approved management plan is generally required before CHAMPUS benefits can be paid. Details of the requirements may be obtained from your local Health Benefits Counselor (HBC).

The CHAMPUS basic program, as applied to beneficiaries covered in this chapter, is a "last pay" program. This means that if any beneficiary has health plan coverage (insurance, medical service, or other health plan) which is provided by law (such as Supplemental Medical Benefits, Medicare, Part B), or through employment, he cannot obtain CHAMPUS benefits if the other coverage applies.

When making a CHAMPUS claim, he must certify that he has no other health plan as described above, or that he has such a plan and it does not cover services and/or supplies in the claim.

In general, if the other plan does not cover all of the charges involved, CHAMPUS can be applied to the balance. CHAMPUS frequently pays the entire balance.

There are again several exceptions to the other health plan rule. If this applies to your case, you should obtain more information from the sources listed elsewhere.

(h) COST SHARING--THE BASIC PROGRAM

If you are a retired member, your obligations (for you and your dependents) are as follows:

Inpatient care--25 percent of the hospital charges and fees of professional personnel. The Government pays the remainder of reasonable charges.

Outpatient care--The first $50 each fiscal year, plus 25 percent of the charge over the $50 deductible. If there are two or more eligible beneficiaries in your family who receive benefits, the deductible is $100, plus 25 percent of the charges over $100. The Government pays the remainder, again assuming it's reasonable.

(i) DENTAL CARE IN UNIFORMED SERVICES FACILITIES & UNDER CHAMPUS

Uniformed Service Facilities

Here's a brief rundown on the type of dental care that is available at uniformed services facilities of the Army, Navy, and Air Force:

Outside the United States:

Routine dental care is authorized.

Inside the United States, the following types of dental care are authorized:

Emergency dental care.

Dental care, including restorative dentistry and dental prosthetic devices, deemed necessary as an adjunct to medical or surgical treatment of a disease, condition, or injury.

The taking of diagnostic X-rays.

Consultation services.

Routine dental care may be provided ONLY at installations which have been authorized on an individual basis to provide such dental care. These installations are selected BECAUSE civilian dental resources in the area cannot absorb military family workload.

NOTE: All care is subject to the availability of space and facilities and the capabilities of the dental staff.

CHAMPUS BASIC PROGRAM

Here's a rundown of the dental care authorized at civilian facilities under CHAMPUS.

Dental care is authorized when it is a part of medical or surgical treatment.

Dental care, including restorative dentistry and dental prosthetic devices, is authorized when required as a necessary adjunct to medical or surgical treatment of a primary condition other than dental. (For a definition, dental care is considered "adjunctive" when in the professional judgment of the attending physician and dentist, it may be anticipated to exert a beneficial effect on the primary medical or surgical condition or its after effects or secondary results.)

When hospitalized for "nonadjunctive" dental care, CHAMPUS shares the cost of hospital charges and fees for professional services which are required because of hospitalization, but the fees of the dentist are not payable. Also authorized is the surgical removal of the pulp and restoration of the tooth or teeth in the case of wounds, fractures, lacerations, and dislocation.

(j) USHBP SAVES YOU MONEY

In dollars and cents, the value of USHBP protection is inestimable. Even if your dependents are never sick, you can consider yourself lucky with regard to the financial aspect because USHBP will have saved you the cash you otherwise would have spent on medical insurance.

If your wife or children do need medical treatment, USHBP entitles them to the best of care available from civilian sources or in uniformed services medical facilities.

Whether its a quick visit to the dispensary or hospitalization for a rare ailment which requires costly surgery, the USHBP will go to great lengths to see that you and your dependents receive the care to which you all are entitled, at little cost to you.

(k) CHAMPUS CLAIMS PROCEDURE

CHAMPUS claims are adjudicated and paid by CHAMPUS contractors in the United States. See your Health Benefits Counselor (HBC) for a complete listing.

OCHAMPUSEUR pays claims in Europe, Africa, the Middle East, and the Malagasy Republic.

The Government's share of reasonable charges for authorized care can be paid direct to a civilian provider of care or as reimbursement to the patient. A CHAMPUS claim can be submitted by either the provider of care or the patient, as appropriate. Providers of care who agree to participate in CHAMPUS must submit the claims themselves. Most sources of care have been furnished supplies of the appropriate claim forms. Blank forms may be available from your HBC who can also help you with your claim procedure.

(1) HOW TO FILE A CHAMPUS CLAIM

Outpatient Care

For CHAMPUS payment directly to the doctor (or other provider of care):

Fill out the first 18 items of a CHAMPUS Form 500 for each patient. Read the cover instructions and the back of the form before completing and signing.

Give the form to the doctor (or other provider of care) and ask him to fill out the rest of it (items 19-33). See the important information marked * at the end of this article.

Pay the doctor (or other provider of care) your share of the costs. The section marked with a ** at the end of this article explains your share.

Make sure that either you or the provider of care mails the claim form to the CHAMPUS office for the state in which the care was received. See your Health Benefits Counselor (HBC) for the correct address.

For CHAMPUS payment to you when YOU HAVE ALREADY PAID the bill or when the doctor (or other provider of care) does not wish to fill out the claim form:

Fill out the first 18 items of a CHAMPUS Form 500 for each patient. Also see the important information marked * at the end of this article.

Attach a bill or receipt to the claim form which lists the following:

name of the doctor or other provider of care

patient's name

amount charged

date(s) of care

a description of the care provided (such statements as "office visit" are not enough) and the diagnosis or an indication of the illness or injury. Prescription bills or receipts must include the prescription number, name of pharmacy, date filled, name of patient, and amount charged.

note that if care is related to hospitalization, the exact dates of the related hospitalization should be shown on the bill or receipt.

Mail the claim form and receipt or bill to the CHAMPUS office for the state in which the care was received. See your HBC for a complete listing of CHAMPUS contractors.

Inpatient Care

For CHAMPUS payment direct to the hospital:

Fill out the first 18 items of a CHAMPUS Form 500 for each patient.

Give the form to the hospital and ask them to fill out the rest of it.

Pay to the hospital your share of the costs. The section marked with a ** at the end of this article explains your share.

Ask the hospital to send the form to the proper CHAMPUS office. If the care was received as an impatient (bed patient), the claim should be sent to the appropriate CHAMPUS contractor for the state where care was received. See your Health Benefits Counselor (HBC) for an up-to-date listing. If the care was received as an outpatient (emergency room, clinic, etc.), the claim form should be sent to the CHAMPUS office for your state. Check with your HBC for the correct CHAMPUS contractor for outpatient care. If may be different from the contractor for inpatient care.

For CHAMPUS payment to you when YOU HAVE ALREADY PAID the hospital bill or when the hospital does not wish to fill out the claim form:

Fill out the first 18 items of the CHAMPUS Form 500 for each patient.

Attach an itemized bill or receipt from the hospital which states exactly what care was provided. Most hospitals provide this as a routine matter for all patients. Make sure that the billing states the condition for which you were tested.

Inpatient Hospital Care-Mail the form to the CHAMPUS contractor.

Outpatient Hospital Care-If the hospital treated you as an outpatient (emergency room, clinic, etc.), the claim should be sent to the CHAMPUS contractor for your state.

If you have not done so already, make arrangements with the hospital to pay your share of the costs. The section marked with a **explains the cost shares.

* Participation. Beneficiaries are encouraged to seek and accept medical care from providers who will participate in CHAMPUS. "Participation" means (1) providing the care, and (2) submitting the claim. The claim includes an agreement to accept as full payment for the care the amount allowable under the CHAMPUS program.

* Allowable Charges. CHAMPUS claims are paid on the basis of "reasonable charges" which are determined by (1) the customary charges generally made by the provider of care for similar services, and (2) the prevailing charges in the locality for similar services. When unusual effort is involved in a case, this is taken into consideration in determining the allowable charges. In such cases, an explanation of unusual effort must accompany the claim. The beneficiary's share of the cost is determined on the basis of the allowable charge.

**Your Share of Outpatient (not hospitalized) Costs Under CHAMPUS. For authorized outpatient services, you are required to pay directly to the provider of care the first $50 deductible of expenses incurred by each family member (however, a family group shall not have to pay more than $100 as a deductible) in each fiscal year (1 October to 30 September of the next year). After the deductible has been paid to the provider of care you pay 25 percent of the allowable charges. These payments should be made directly to the provider of care. The sponsor or provider of care may then bill the Government the remaining 75 percent of the allowable charges, as applicable. A certificate indicating that the deductible has been paid will be sent to the beneficiary after the CHAMPUS fiscal agent has processed the claim.

**Your Share of Inpatient (hospitalized) Costs Under CHAMPUS. All beneficiaries covered herein are required to pay 25 percent of the allowable hospital charges and 25 percent of the reasonable charges of the professional personnel. The Government will pay the remaining 75 percent of the allowable charges.

Claim Forms. You, your doctor, or other provider of care can get claim forms, a pamphlet, a physician's guide, or other needed information by writing to your state CHAMPUS contractor or the Health Benefits Counselor at District Offices or military hospitals.

5-4. EXCHANGE, COMMISSARY AND OTHER PRIVILEGES

Retired members retired with pay, members on the Temporary Disability Retired List, members of the Fleet

Reserve, and their dependents are privileged to use Armed Forces base facilities subject to the availability of space, facilities, and capabilities of the activity. Reserve personnel retired in a non-pay status are not entitled to these privileges. The commanding officer of the service activity determines whether or not base facilities are available to retired personnel. It must be borne in mind that the commanding officer must first take into consideration the number of active duty personnel that must be served by the base. The use of a base facility is a privilege which may be granted, not a right to which a retired member is automatically entitled. In order to use any base facility made available to them, retired members and their dependents must show proper identification, indicating to what privileges the holder is entitled.

Overseas Privileges. It is the policy of the Department of Defense that retired military personnel and their dependents traveling or living abroad will be accorded, insofar as practicable, all the privileges to which they ordinarily would be entitled in the United States. However, the use of base facilities overseas must be in accord with area regulations and existing NATO status-of-forces and bilateral agreements with the host country.

The privilege of U.S. military authorities to establish duty-free sales and service activities (such as exchanges, commissaries, and open messes) in foreign countries is granted by the country concerned for the benefit of American personnel assigned to duty there. Extension of these privileges is limited to those to whom the country is willing to accord free entry privileges. Most host country agreements do not authorize the granting of these privileges to retired military personnel, other than those who may be associated officially with the overseas command.

The overseas commanders are responsible for determining, in coordination with the host-country representatives, who is entitled to use these facilities. As conditions are under constant review and subject to change, it is recommended that retired members who plan to travel or live abroad and who desire to use military facilities while abroad contact the cognizant overseas commander prior to departure from the United States to determine to what extent facilities may be available. (The use of exchanges and commissaries overseas is normally not authorized for military retirees who merely travel in or visit a foreign country.)

(a) EXCHANGES AND COMMISSARY STORES

Retired members, unremarried widow(er)s, and unmarried widow(er)s have the privilege of making purchases in Armed Forces exchanges and commissary stores. They must prove their eligibility by presenting their official identification cards.

Appointment of Agent. A retired member, unremarried widow(er), or unmarried widow(er), incapable of shopping due to physical disability, may designate an agent to make purchases on his/her behalf when there is no adult dependent member of the sponsor's household capable of shopping. Normally, designation of an agent will be authorized for a period not to exceed 1 year.

(b) RETAIL CLOTHING STORES

Personnel retired in a pay status are authorized to buy clothing for cash.

RECREATIONAL FACILITIES

When facilities permit, personnel retired with pay, their dependents, and unmarried widow(er)s of deceased personnel may use all or some of the available recreational facilities (such as bowling, golf, hobby shop, swimming pool, or theater) at military installations provided proper identification is presented. The determination as to whether space is available must be made by the commanding officer. Your local Special Services Director should be contacted for information concerning available facilities and services.

(c) OFFICERS' AND ENLISTED MESSES

If the facilities of the Mess will permit, commanding officers are authorized to extend the privileges of Commissioned Officers' Messes OPEN, Chief Petty Officers' Messes OPEN, Petty Officers' Messes OPEN, Enlisted Messes OPEN, and Consolidated Messes OPEN to personnel of appropriate grades, retired in a pay status, members of the Reserve on inactive duty, and to their dependents. Reserve officers retired without pay, and their dependents, may be extended the privileges of Commissioned Officers' Messes OPEN, except for package store.

(d) CONSOLIDATED PACKAGE STORES

When facilities permit, officers and enlisted personnel, retired in a pay status or members of the Reserve, may be extended the privilege of making purchases in Consolidated Package Stores.

(e) OVERSEAS DEPENDENTS SCHOOLS

Dependents of retired personnel residing near a U.S. military activity in an overseas area may be admitted to a dependents school operated by the Department of Defense if their inclusion does not require an increase in school staff or facilities. When the dependent is admitted, the parents will be required to pay tuition equal to the per-pupil cost of the total instructional and logistical support of the Department of Defense Dependents Schools worldwide.

(f) OVERSEAS MILITARY POST OFFICES

Retired members, in areas where the U.S. Postal Service does not operate, and their accompanying dependents are authorized the use of a military post office provided such use is not precluded by any agreement with the host government, and then only to the extent that the military postal facilities permit.

(g) CORRESPONDENCE COURSES

Through the Naval Education and Training Program Development Center. Retired personnel are eligible to apply for Navy correspondence courses for the purpose of maintaining their professional proficiency. Application forms (NAVEDTRA 1550/1) and information about courses available can be obtained at most naval activities, or write to the Commanding Officer, Naval Education and Training Program Development Center (Code ETN-3), Ellyson, Pensacola, FL 32559. Applications should be forwarded via the Naval Reserve Personnel Center, New Orleans, LA 70149.

5-5. OBTAINING SOCIAL SECURITY INFORMATION

(a) The nearest social security office is the place where you can obtain your social security card and number, check on your earnings record, apply for benefits, and get full information about your own and your family's rights to benefits and your obligation under the social security law. There is no charge for these services.

(b) For the address of the nearest social security office ask at the local post office or look in the telephone directory under Social Security Administration.

(c) Your social security office has various free booklets which explain social security. Contact that office for information about booklets that may be applicable in your case.

5-6. ADMISSION TO THE UNITED STATES NAVAL HOME

(a) The United States Naval Home, Gulfport, Miss., is a naval station maintained for the purpose of providing a home for retired officers and men of the Navy and Marine Corps, and Coast Guard (this applies to retired Coast Guard personnel who served at a time the Coast Guard operated under the Navy). The home, under the management control of the Chief of Naval Personnel, is controlled administratively by a line officer officially known as the Governor.

(b) Eligibility. The following retired personnel may be eligible for admission:

(1) Officers upon approval by the Chief of Naval Personnel.

(2) Enlisted men (by authority of the Chief of Naval Personnel) unable to support themselves by manual labor who are receiving retired pay, but who have no dependents or whose physical condition is such that it requires constant attention which would not be available to them elsewhere.

(c) Application. Application for admission to the home shall be submitted in duplicate and addressed to the Governor, United States Naval Home, Philadelphia, Pennsylvania 19146. Application forms may be obtained from the Chief of Naval Personnel (ATTN: Pers G22), Washington, DC 20370, or the Governor of the home.

5-7. VINSON HALL

(a) Carl Vinson Hall is a residence for widows of officers of the sea services, retired officers and spouses. The Hall is an extremely attractive building with ample elevators serving 250 living units arranged on four floors. Each unit has its own bath and kitchen facilities. The penthouse includes a dining room, spacious lounge, chapel, auditorium, library, sewing workship, and amateur radio station. Elsewhere in the building are craft shops, a gift shop, a beauty shop and a staffed and equipped infirmary. Gardening is available. Carl Vinson Hall is situated on a lovely wooded 13-acre tract in McLean, Virginia. Sponsored by the Navy, Marine, Coast Guard Residence Foundation, the Hall is convenient to many useful facilities, and only a brief drive from the Nation's Capital. A fine shopping center is across the street.

(b) For further information write to the Executive Director, Navy Marine Coast Guard Residence Foundation, U.S. Naval Observatory, Washington, DC 20390, or call collect at (202) 462-7900.

5-8. ADMISSION TO VETERANS ADMINISTRATION HOMES

The Veterans Administration also maintains a number of domiciliary homes. Information on the entrance or eligibility requirements may be obtained from any VA office.

5-9. COAST GUARD MUTUAL ASSISTANCE

Coast Guard personnel and their families are eligible for assistance from the Coast Guard Mutual Assistance. The Coast Guard Mutual Assistance although closely affiliated with the Coast Guard, is not an official part of it. It is a private organization and its funds are private funds consisting primarily of voluntary contributions from Coast Guard personnel. It uses these funds for the relief of distress in time of need. It should be understood that its assistance is voluntary and is not to be confused with the rights and benefits perscribed by Federal law.

(a) Types of Assistance. Assistance may be in the form of a loan or outright gift, or a combination of a loan and gift. In keeping with Coast Guard policy, assistance is limited to situations of a temporary nature where financial help is needed for the ordinary necessities of life such as food, shelter, clothing, medical care, and equivalent real needs. Cases are considered on an individual basis in accordance with the particular circumstances in each case.

(b) Application. Requests for assistance should be made through any of the following means:

(1) In person, if possible, or else by letter to the Coast Guard Mutual Assistance. Mutual Assistance representatives are located at Coast Guard Headquarters (G-PS-3), and at each district office.

(2) In immediate and urgent cases, requests may be processed through the local chapter of the American Red Cross. Those personnel will assist in insuring that necessary information is made available to the Coast Guard Mutual Assistance representatives.

5-10. SCHOLARSHIPS MANAGED BY THE COAST GUARD

(a) The Admiral Roland Student Educational Loan Program. Those eligible for assistance are the unmarried dependent sons and daughters (including legally adopted and stepchildren) of active and retired military personnel of the Coast Guard and of deceased military personnel of the Coast Guard who died on active duty or in retired status. In addition, the spouse of an active duty member may apply for assistance. The student or sponsor should request application material from the Board of Control, Coast Guard Mutual Assistance, USCG Headquarters (G-PS-3), Washington, DC 20593, during the period 1 August through 31 December each year.

(b) Callendo Fund

(1) The Chief Petty Officers Association, through the Captain Caliendo

College Assistance Fund, offers three taxfree scholarships each academic year. To be eligible for this assistance, applicants must be the sons or daughters of Regular or Reserve members of the Coast Guard who are or were at time of their death, members of good standing in the United States Coast Guard Chief Petty Officers Association. The grants may be used toward tuition in the colleges, universities, and/or recognized nursing, trade or business schools of choice.

(2) Applications for the Captain Caliendo College Assistance Fund may be obtained from the National Council, United States Chief Petty Officers Association, 927 S. Walter Reed Dr, Arlington, Va 22204. Completed applications must be returned no later than 30 June. Grants will be awarded during the month of August.

(c) Coast Guard Wives' Club Scholarship Corporation, Incorporated. Applicant must be the son or daughter of a member of the Coast Guard, officer or enlisted, whose parent is on active duty or retired and living within a 70-mile radius of the Washington, DC area, Coast Guard Reservists on long term active duty, and dependents of deceased military personnel whose family has a domicile residence within the Washington, DC area. Scholarships will be paid at the rate of $750.00 per year for a maximum of four years or maximum total payment of $3,000. Applications may be obtained from Commandant (G-PS-3), Washington, DC 20593.

(d) Americal Logistics Association College Scholarship Program. Deserving high school seniors, who are dependents of military personnel on active duty or retired, who are stationed or living within the 100 mile limit of the New York City area (including Cape May, NJ and New London, CT areas), can receive $500.00 for each of four years that the recipient remains in good standing in school. Applications may be obtained from Commander (p), Third Coast Guard District, Governors Island, New York, NY 10004.

(e) Chief Warrant and Warrant Officers Association Scholarship. Deserving high school seniors who are dependents of active duty or retired members of the Chief Warrant and Warrant Officers Association can receive a single grant of up to $750.00 to attend a college of their choice. Applications may be obtained from the Chief Warrant and Warrant Officers Association, 492 L'Enfant Plaza E., SW, Washington, D.C. 20024.

5-11. SCHOLARSHIPS MANAGED BY CHIEF OF NAVAL PERSONNEL

Coast Guard dependents may

apply for the below listed scholarships managed by the Chief of Naval Personnel. Application must be made on Application for Dependents' Scholarship Program (NAVPERS 1750/7)(Rev. 6-73). The Navy Scholarship Pamphlet (NAVPERS 15003D) and Application may be obtained from the Chief of Naval Personnel (Pers-7311), Navy Department, Washington, DC 20370.

(a) Robert Crown Navy Memorial Scholarship. Children of Navy, Marine Corps, and Coast Guard members, enlisted and officer, up to and including the ranks of LCDR and Major, Regular or Reserve, who are on active duty, retired with pay, or deceased while on active duty or retired with pay are eligible. Applicant must participate in the NROTC Navy-Marine College Program. Eligibility ceases when student is no longer enrolled in NROTC College Program. Renewable at discretion of the Selection Committee. Graduate students are not eligible to compete.

(b) Branch 50, Fleet Reserve Association Scholarship Fund. Children of members of L. Mendel Rivers Branch 50, Fleet Reserve Association in good standing, or of a deceased member of Branch 50 who was in good standing at time of death, are eligible. Graduate students are not eligible to compete.

(c) Ladies Auxiliary of the Fleet Reserve Association Scholarships (I, II and III)

(1) I - Children of Fleet Reserve Association members in good standing; Navy, Marine Corps, Coast Guard personnel on active duty, retired with pay or deceased (in aforementioned categories);

(2) II - Children of Navy, Marine Corps, Coast Guard personnel (including FRA members in good standing), active, retired with pay, or deceased (in aforementioned categories); and

(3) III - Preference given to children of deceased Fleet Reserve Association members; children of active, retired with pay, or deceased Navy, Marine Corps, Coast Guard Personnel are also eligible to apply.

(d) Navy Wives Clubs of America Scholarship Foundation. Children of enlisted members of the Navy, Marine Corps, or Coast Guard, on active duty, retired with pay, or deceased (while on active duty or retired with pay) are eligible. Several awards for students entering freshman year of school; recipients may apply for renewal in succeeding years. Those already in college may compete for one yearly upperclassman award. Graduate students are not eligible to compete.

(e) Fleet Reserve Association Scholarships (I and II)

(1) I - Children of FRA members in good standing; Navy, Marine Corps, and Coast Guard personnel, on active duty, retired with pay, or deceased in any of aforementioned categories.

(2) II - Children of Navy, Marine Corps, and Coast Guard personnel (including FRA members in good standing), active duty, retired with pay, or deceased in any of aforementioned categories.

(f) Myrtle I. Maye Scholarship (Unit 8 LAFRA). Children of Unit 8 Ladies Auxiliary Fleet Feserve Association members in good standing, or in good standing at time of death of sponsor (member), are eligible. Graduate students are not eligible to compete.

(g) Miramar Associates Scholarship. Children of Navy, Marine Corps, and Coast Guard members on active duty, retired with pay, or deceased (while on active duty or in a retired with pay status) are eligible.

5-12. NAVY DEPENDENT SCHOOLS OVERSEAS

Dependents of retired personnel residing near a naval activity in an overseas area MAY be admitted to a school operated by the Navy if their inclusion does not require an increase in school staff or facilities. When the dependent is admitted, the parents will be required to pay an annual service fee, prorated by the school month, equal to the per pupil cost of the total instructional support of the school.

5-13. USE OF MILITARY POST OFFICES OVERSEAS

Retired members who are U.S. Citizens and their accompanying dependents may use a military post office abroad only to the extent that the military postal facilities permit; or in an occupied area where the military commander deems the local civil postal service inadequate or insecure. Requests for permission to use the military postal services should be directed to the commander or commanding officer of the military facility having the postal serive.

5-14. OPPORTUNITIES ON PUBLIC LANDS

While homesteading is virtually a thing of the past, small tracts of public lands are frequently auctioned by the Federal Government in the 11 western states and Alaska. These lands, sold at fair market value, offer opportunities for retirement and vacation homes and small business sites. Chances of successfully homesteading agricultural land in the western states are very remote. There are no lists of lands available for homesteading; the burden of finding the land rests on the citizen. For further information on public lands, contact the local land office in the western state or Alaska. Addresses are available from the Bureau of Land Management, Department of the Interior, Washington, DC 20240.

5-15. APPOINTMENT TO SERVICE ACADEMIES

(a) Cadets are appointed in the Coast Guard for training to prepare them to become commissioned officers in the Coast Guard. The Coast Guard Academy located at New London, Connecticut, is maintained by the Government for practical and theoretical training of young persons to enable them to enter upon the duties of Ensign in the Coast Guard. Appointments are made through competitive examinations. They are made in order of merit from a single eligibility list with no quotas for any State, District, or special category. For information relative to appointment as a Cadet write to Director of Admissions, U.S. Coast Guard Academy, New London, CT 06320.

(b) The President of the United States also makes appointments, in limited numbers, to other service academies, to children and adopted children of officers and enlisted personnel of the regular components of the Armed Forces who due to the nature of their duties, are unable to establish permanent residence and thus be in a position to secure nominations for their children from their Senators and Representatives. In addition, appointments are provided for children of members of the Armed Forces who were killed in action or have died, or may hereafter die, of a service-connected disability, and also to children of Medal of Honor winners. For particulars in these cases, queries should be directed to the appropriate Service.

5-16. AMERICAN RED CROSS

Local Red Cross chapters offer assistance in the presentation of claims for VA benefits and other Federal and State benefits for veterans. Assistance, including financial when eligible, regarding personal and family problems is offered to retired personnel. The Red Cross also provides information and referral services to veterans regarding legal assistance and other resources available in the community for dealing with problems growing out of military service. The local chapter in your community should be contacted for further information.

5-17. VETERANS AND OTHER ORGANIZATIONS

(a) Seventy organizations, including State agencies, have been authorized to present and prosecute claims to the Veterans Administration on behalf of veterans and their dependents. These are either chartered by Congress, designated by Congress, or otherwise recognized by the Veterans Administration. Only one organization may represent you at one time.

(b) In addition to the Red Cross, this group includes veterans' organizations, such as the American Legion, American Veterans of World War II, Disabled American Veterans, Veterans of Foreign Wars and others, which usually will assist at a veteran's funeral and be a source of general information about veterans' benefits.

(c) Special assistance is also given to their members by the Navy Relief Society, 801 N. Randolph St., Arlington, VA 22203; Fleet Reserve Association, 1303 New Hamphsire Avenue, N.W., Washington, DC 20036; the Retired Officers Association, 201 N. Washington St., Alexandria, VA 22314; Disabled Officers Association, 927 S. Walter Reed Dr., Arlington, VA 22204; Reserve Officers' Association, 1 Constitution Avenue, N.E., Washington, DC 20002.

5-18. EMPLOYMENT SERVICES

(a) U.S. Employment Service. This is a Federal-State system of employment service. Administration is vested in the states. Responsibility for coordinating these services is carried by the Federal Government. There are over 2400 fulltime local offices throughout the Nation. These offices specialize in the field of employment. Their employer order files include available job opportunities with private industry establishments, educational institutions, as well as Federal, State, and local government agencies. They are equipped to provide a variety of services and information to job seekers, employers, and the community, including nationwide job-finding assistance when local opportunities are lacking. All services to applicant, employer, and community are provided without charge. Consult the local telephone directory for address of local state-operated employment offices. It is the policy of the U.S. Employment Service to give priority to qualified veterans in employment opportunities. Qualified disabled veterans receive top priority among veterans. Therefore, all public employment service offices are prepared to provide employment counseling, placement service, and labor market information to military personnel returning to civilian life. Assistance is given persons seeking employment at any occupational level and in all fields of work; professional, semi-professional, managerial, clerical sales, skilled, semi-skilled, and unskilled.

(b) Professional Placement Network. The U.S. Employment Service operates more than 100 professional placement centers in the larger metropolitan areas. These offices specialize in bringing professionally qualified people together with positions in the professional fields. The Professional Placement Network links the local offices in all States, territories, Puerto Rico and the District of Columbia into a single nationwide clearing house system devoted to key managerial, professional, and highly qualified technical personnel.

(1) Each of these offices will have on file at all times a nationwide list of selected job opportunities in the managerial and professional occupations. Through these sources, qualified applicants will be able to obtain employment information about positions in their fields of interest, not only locally, but in other areas of the country, and overseas.

(2) Resumes submitted to the nearest office in the network of the specialized placement services will be analyzed and the list of national job opportunities will be searched for a suitable opening. Every effort will be made to find suitable employment for the applicant and place him in direct communication with the prospective employer for the purpose of an employment interview.

(c) Other Employment Services. Various organizations and publications have shown an increasing interest in assisting retired members with employment problems. This often entails joining the association or subscribing to their magazines. One of these is:

The Retired Officer Association, 201 N. Washington St, Alexandria, VA 22314, has an Employment Clearing House and lists employment offered and employment wanted in its magazine and features articles on fields of employment.

5-19. FEDERAL CIVIL SERVICE

(a) Positions Available. The Office of Personnel Management furnishes information on Federal employment opportunities, qualification requirements and application procedures at Federal Job Information Centers located throughout the country. These offices furnish information about examinations that are open and supply applicants with applicaton forms. For the address and telephone number of nearest Federal Job Information Center check local telephone directories. If a number is not listed call (800) 555-1212 for toll free assistance.

(b) Benefits. Retired persons, by reason of their military service, may be eligible for the following preference in competitive examinations for their original Civil Service appointment:

(1) Five points are added to the earned rating of an applicant retired as O-3 and below who makes a passing grade and who established a claim to preference based on active duty during the periods 6 April 1917 to 2 July 1921 or 7 December 1941 to 1 July 1955; more than 180 days of active duty after 31 January 1955 (not counting service under an initial period of active duty for training under the "6-month" Reserve or National Guard programs); or any service in a campaign or expedition for which a badge or service medal is authorized.

(2) Ten points are added to the earned rating of an applicant who makes a passing grade and who establishes a claim to preference as having active wartime or peacetime service and Purple Heart or present existence of a service-connected disability; or receipt of compensation, disability retirement benefits, or pension.

(3) In some cases, a 10-point Veterans' preference for Federal Civil Service jobs also may be authorized for the wife of a veteran with a service-connected disability, the unremarried widow of a veteran, the mother of a deceased veteran or a veteran with a total and permanent service-connected disability if the mother is widowed, separated or divorced from her husband or if her husband is totally disabled. Claimants of 5-points preference based on wartime military service are not required to furnish proof of honorable separation until the time of civil service appointment. All other preference applicants should file Standard Form 15, together with documentary proof specified therein, at the time of filing application Standard Form 171 and other Federal application forms for examinations not requiring a written test; or at the time of a written test. If possible, applicants should submit certified or photostatic copies of their separation papers (DD Form 214), NOT the originals. Federal Civil Service preferences are discussed in VA Fact Sheet IS-1.

(c) Military Service Creditable to Civil Service Retirement

(1) Active military service may be credited, subject to certain limitations, under the Civil Service Retirement Act by retired military personnel

who hold a Civil Service position at least five years. In order to receive credit for active honorable military service, retired military personnel must waive their right to military retired pay. Status as a retired member is not jeopardized by such a waiver, nor are the privileges of Uniformed Services medical care, commissary, theatre, exchange (unlimited) and Military Airlift Command travel affected.

(2) When retired pay is based on a disability incurred in combat with an enemy of the United States or is caused by an instrumentality of war during a period of war and incurred in the line of duty, the retired member may receive credit for active military service, in computation of Civil Service retirement, without loss of military retired pay.

(3) Members of Reserve components granted retired pay on the basis of age and length of service under the provisions of 10 U.S.C. 1331-1337 may also credit active service years without loss of military retired pay.

(4) Further details on Civil Service retirement are available in Your Retirement System, Civil Service Commission Pamphlet No. 18.

(5) For answers to your specific questions on the subject, contact your civilian personnel office or write to the Bureau of Retirement, Insurance, and Occupational Health; U.S. Civil Service Commission; Washington, DC 20415.

(d) State and Local Civil Service. State and local employment is not affected by the Dual Compensation Laws. Contact your local State Civil Service Commission for information regarding this type of employment. Address of the State Civil Service Commission is usually at the State Capital.

5-20 DISABILITY COMPENSATION FROM OFFICE OF WORKERS' COMPENSATION PROGRAMS

Retired military personnel who accept employment with the Federal Government subsequent to their retirement are eligible to receive Federal Employees' Compensation for disability resulting from injury sustained in performance of their civilian jobs. However, prior to signing into law of Public Law 93-416 on 7 September 1974, Title 5, U.S. Code, Sec 8116(a), retired Regular members were prohibited by interpretation of the law from receiving compensation from the Office of Workers' compensation Programs and military retired or retainer pay for the same period of time. One of the amendments to the Act contained in Public Law 93-416 permits receipt of military retired pay while receiving benefits under the Federal Employees' Compensation Act (FECA), subject to the limitation of receipt of retired pay contained in section 5532 (b) of Title 5, United States Code.

The new law also permits employees or their survivors to receive benefits administered by the Veterans Administration while receiving benefits under the FECA so long as such payments are not for the same injury or death.

CHAPTER 6

SURVIVOR BENEFIT PLAN

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CHAPTER 6

SURVIVOR BENEFIT PLAN

6-1. GENERAL

(a) Background. Public law 92-425, enacted 21 September 1972, amended Chapter 73, Title 10, United States Code, and established a new Survivor Benefit Plan within the Uniformed Services retirement system. Various amendments have been applied to the original legislation through the years. The changes brought about by Public Laws 94-496, 14 October 1976; 95-397, 30 September 1978; and 96-402, 8 October 1980, are included herein. This Chapter provides regulations and guidelines for administration of SBP.

(b) Relationship Between RSFPP and SBP. Public Law 92-425, which enacted the new Survivor Benefit Plan, cancels the availability of RSFPP coverage for any member of any of the Uniformed Services who qualified for retired pay on or after 21 September 1972. Any election filed by such a member under RSFPP is rendered null and void. Any member of the uniformed services who was entitled to retired pay prior to 21 September 1972 and who elected coverage under RSFPP is entitled to retain that coverage and provisions of 10 U.S.C. 1441-1446 apply. (for further details on RSFPP, contact Commandant (G-PS-1).

6-2. PURPOSE

The purpose of the Survivor Benefit Plan is to establish a survivor benefit program for military personnel in retirement to complement the survivor benefits of social security. The plan provides all career members of the Uniformed Services who reach retirement eligibility an opportunity to leave a portion of their retired pay to their survivors at a reasonable cost and provides a minimum income guarantee for widows of members retired before 21 September 1972, who died before 21 September 1973, and who had not previously filed an election under the Survivor Benefit Plan.

6-3. DEFINITIONS

(a) The term SBP or Plan as hereinafter used, means the Survivor Benefit Plan, which replaces for members initially retired on or after 21 September 1972, the Retired Serviceman's Family Protection Plan (RSFPP), formerly called the Contingency Option Act.

(b) A person with an insurable interest is any person who has a reasonable and lawful expectation of pecuniary benefit from the continued life of the participating member, or any individual having a reasonable and lawful basis, founded upon the relation of the parties to each other, either pecuniary or of blood or affinity, to expect some benefit or advantage from the continuance of the life of the retired member. Some examples are nondependent parent or child, other relative of long-standing close association, employee, etc. If the designation is other than brother, sister, parent, or nondependent child, proof of financial benefit from the continuance of life of the retiree will be required.

(c) The term base amount means:

(1) For a member retired on or after 21 September 1972:

a. The amount of monthly retired pay to which the member is entitled when eligible for the award of that pay;

b. The amount of monthly retired pay to which the member later becomes entitled by being advanced on the retired list, performing active duty, or being transferred from the temporary disability retired list to the permanent disability retired list; or

c. Any lesser amount the member may designate before the first day for which eligible for retired pay but not less than $300 unless full retired pay is less than $300, in which case the member must designate full retired pay.

(2) For a member retired before 21 September 1972:

a. The amount of monthly retired pay to which the member was entitled on the date of election;

b. The amount of monthly retired pay to which the member later becomes entitled by being advanced on the retired list, performing active duty, or being transferred from the temporary disability retired list to the permanent disability retired list; or

c. Any lesser amount designated at the time of election to participate in the Plan but not less than $300 unless the full retired pay was less than $300, in which case the member must have designated full retired pay. NOTE: Whenever retired pay is increased, the base amount is increased at the same time and by the same percentage. See Article 6-9 for further information concerning Consumer Price Index (CPI) adjustment to the base amount.

(d) Widow(er) means the surviving spouse of the deceased retiree who:

(1) Was married to the retiree upon attainment of eligibility for retired pay and was married upon his or her death; or

(2) Married the retiree after retirement, was married to the retiree for at least 1 year immediately before and at the time of his or her death; or

(3) Married the retiree after retirement, was married to the retiree upon his or her death, but was married to the retiree for less than 1 year immediately before his or her death provided the spouse is a parent of a natural child from the marriage.

(e) A dependent child means an unmarried child:

(1) Under 18 years of age, or at least 18 but under 22 if pursuing a full-time course of study or training in a high school, trade school, technical or vocational institute, junior college, university, or comparable recognized educational institution; or

(2) Incapable of self-support because of mental or physical incapacity which existed before the 18th birthday or was incurred before age 22 during pursuit of a full-time course of study or training; and

(3) Includes an adopted child, and a stepchild, foster child or recognized natural child who lived with the retiree in a regular parent-child relationship. In addition, to qualify as a dependent child, a foster child must reside with the retiree at the time of death, receive over one-half of their support from the retiree, and not be cared for under a social agency contract.

NOTE: For the purposes of the definition, a dependent child is:

a. A child whose 22nd birthday occurs before 1 July or after 31 August of a calendar year while he/she is pursuing a full-time course of study or training, is considered to become 22 years of age on the first day of July after that birth date. Students will continue to be considered as such during the interims between school years but not for periods longer than 150 days. Students must provide bona fide evidence of intent to continue study or training in the same or different school during the school semester or other period into which the school years is divided.

b. In case of an incapacitated child, such incapacity will have to be substantiated by a current physician's statement before eligibility is extended beyond the 18th or 22nd birthday. An incapacitated child's continued eligibility will be revalidated biennially, unless medical prognosis indicates that the disability is permanent and that recovery is highly improbable.

(f) The date of receipt of election means the day of receipt by the Coast Guard Military Pay Center or, in those cases where the execution of the member's election intent might be prejudiced, the date of postmark of the member's election.

6-4. COVERAGE

(a) Coverage Available. Under SBP, every member with a spouse and/or dependent child(ren) on the first day of entitlement to retired pay will automatically participate in the plan at the maximum level allowed under the law for that member's particular family situation. Such a person may elect less than the maximum coverage, or no coverage at all, if the member so desires. A member who is not married or has no dependent child(ren) at the time of retirement, but who later marries or acquires a dependent child, may elect to participate in SBP at that time provided the member's completed and signed election is received by the Military Pay Center within 1 year after marriage or acquiring that dependent child. If there is no eligible spouse or child(ren), a member may elect to provide survivor protection to a person with an insurable interest.

(b) Automatic Coverage. Unless a member elects not to participate in SBP, or elects to participate at less than maximum level before the first day on which he/she becomes entitled to retired pay, each member with a spouse and/or dependent child(ren) on the date of retirement will automatically participate in SBP as follows:

(1) A member with a spouse only will be covered for that spouse at the maximum level;

(2) A member with a spouse and child(ren) will be covered for the spouse and child(ren) at the maximum level with the annuity payable to the spouse or, in the event of the death or remarriage of the spouse, to the eligible child(ren);

(3) A member with child(ren) only will be covered for the child(ren) at the maximum level. NOTE: Maximum level of participation means that coverage is based on the member's full gross retired pay.

(c) Optional Coverage. Every member with a spouse and/or dependent child(ren) on date of retirement, who does not desire coverage under the automatic provision of SBP, may elect any of the following optional coverages. If possible, such election shall be made 30 days prior to the day on which the member becomes entitled to retired pay. The election shall be submitted via the commanding officer and the date of receipt of such an election must occur prior to the member's retirement. This requirement has been established to provide ample time for the commanding officer effecting the member's retirement to comply with the provision of Public Law 92-425 which requires that the spouse be notified when the member elects not to participate in SBP or to participate at a reduced amount.

(1) A member with a spouse only on the date of retirement may elect to participate at a reduced level or may elect not to participate at all.

(2) A member with a spouse and child(ren) on the date of retirement may elect to cover the spouse and child(ren) at a reduced level, may elect to cover the spouse only at the maximum level or at a reduced level, may elect to cover children only at the maximum level or at a reduced level, or may elect not to participate at all.

(3) A member with children only on the date of retirement may elect to participate at a reduced level or may elect not to participate at all.

(d) *Insurable Interest Coverage*. A member who is unmarried *and* does not have a dependent child on the date of entitlement to retired pay may elect to provide an annuity for a person with an insurable interest in the member. If the retiree later acquires a spouse and/or dependent child(ren), the member may change the election to provide coverage for the spouse and/or child(ren), provided such election is received by the Coast Guard Military Pay Center within 1 year of acquisition of the spouse and/or child(ren). When such change is made, the election on behalf of the insurable interest person is permanently and irrevocably voided. The change in coverage becomes effective on the first day of the month beginning after the date of receipt by the Military Pay Center.

(e) *Special Coverage Provisions*.

(1) Application of the plan to a member whose name is on the temporary disability retired list ceases when the member's name is removed from that list and the member is no longer entitled to retired pay. When a member is transferred from the temporary disability retired list to the permanent disability retired list, such transfer is not considered a change in status for the member, and any election under SBP cannot be changed or revoked. However, if the member's retired pay is

reduced to an amount which is less than the base amount originally selected under SBP, the full retired pay to which the member is thereafter entitled will be considered the base amount.

(2) If an active-duty member dies after becoming eligible for retired pay but before its award, or while on active duty after retirement, the spouse shall receive an annuity in an amount equal to the difference between any Dependency and Indemnity Compensation(DIC) payable in the widow(er)'s behalf (exclusive of any amount attributable to child entitlement or paid for aid and attendance) and an annuity equal to 55 percent of what the member's retired pay would have been on the date of death, if the member has completed 20 or more years of active duty in the uniformed service. The grade for determining retired pay will be that in which the member would have been otherwise eligible to retire on the date of death. The percentage multiple for calculation of retired pay shall be that applicable under the statute which qualified the member for retired pay.

(3) A retired member who is serving on active duty in a retired or recalled status for a period exceeding 30 days does not pay the cost of coverage under SBP for as long as such member remains on active duty. Elections are irrevocable after the award of retired pay and are not voided by recall to active duty.

(4) Any person who is the widow(er) of a person who was retired before 21 September 1972 and was entitled to retired pay on the date of death, or a person who became a widow(er) of such a retiree before 20 September 1973 who is eligible for a nonservice-connected pension from the Veterans Administration, who is not eligible for any other SBP annuity, and whose total annual income (exclusive of pensions received from the Veterans Administration as a nonservice-connected death pension) is less than a minimal amount as established by the VA is entitled to a modest annuity under the "minimum income widow" (MIW) provision. The MIW annuity payable will be such that when added to his/her other income, as defined above, including any annuity received under the RSFPP, the total will equal a pre-established amount each year. His/her income must remain below this amount and he/she must remain unmarried to continue receiving this annuity. Remarriage by the widow(er) at any age following the death of the retiree bars entitlement to this annuity. If his/her income changes, the amount of MIW annuity will be adjusted to maintain the minimal annual level.

(5) Effective 1 December 1980, widows or widowers whose spouse was retirement eligible (20 or more years of service) and died on active duty prior to 21 September 1972, are eligible for an SBP annuity.

6-5. ELIGIBILITY REQUIREMENTS

The provisions of the Survivor Benefit Plan apply to :

(a) Any person who initially becomes entitled to retired pay on or after 21 September 1972. For members in this category, an election made before that date under RSFPP is null and void, and new coverage at the maximum amount is automatically established upon retirement of a member with a spouse or dependent child, in the absence of an election otherwise.

(b) Any person who was entitled to retired pay on and before 21 September 1972. Such a retiree must have elected to participate in SBP before 21 March 1974, if he/she had eligible beneficiaries (spouse, child(ren), or a person with an insurable interest). A person who was not married on 21 March 1974, but who later marries or acquires a dependent child may elect to participate in the Plan under the provisions of Article 6-4(a). The effective date of the election shall be the day of receipt by the Coast Guard Military Pay Center. However, the reduction in retired pay shall be effective the first day of the following month. If the member participated in the RSFPP, he/she had the option of continuing such participation and electing to participate in SBP, provided the combined annuities did not exceed 100% of the retired pay on the effective date of election. If such a member elected to participate in both plans, but election of the maximum base amount under the SBP caused the total survivor benefit to exceed 100%, the RSFPP coverage was reduced by the amount of the excess. Alternatively, a retiree who participated in the RSFPP could have elected to participate in the SBP and canceled the RSFPP participation as of the day before the effective date of the new election. RSFPP costs ceased as of the day before the date the costs for the SBP commenced. A person who elected to participate under SBP and to cancel the RFPP coverage would not be entitled to a refund of any contributions made under RSFPP. Any delinquent costs existing on the date of conversion shall continue to exist with interest, until paid.

(c) Any member or former member of the Coast Guard Reserve qualifying for retired pay at age 60 in accordance with Title 10 U.S. Code, Section 1331-1337. Reservists in this category who do not submit an election or elect option A under the Reserve Component Survivor Benefit Plan (RC-SBP), will be covered automatically at the maximum level unless they choose, prior to entitlement to retired pay, to elect optional coverage as described in subparagraph 6-4(c). Such a member will be notified concerning SBP and its provisions at the time he/she becomes retirement eligible by Commandant (G-RA), (completed 20 years of service but has not reached age 60). See Article 6-7 for further details on RC-SBP. Additional information may also be obtained from Commandant (G-RA).

6-6. ELECTION PROCEDURES AND REGULATIONS

(a) Any election not to participate or to participate at a reduced base amount, if not rescinded or changed prior to the first date of entitlement to retired pay, is irrevocable. Therefore, if coverage is declined for a spouse at the time of retirement, this decision is irrevocable and coverage for that spouse, or any subsequent spouse, cannot be provided at any later point in time. Consequently, any decision not to participate or to participate at a reduced base amount, should be reviewed very carefully.

(b) A member who has no spouse and/or child(ren) on date of retirement, but who later acquires a spouse and/or child(ren) may elect to participate in the plan, provided it is done so within 1 year of such acquisition. Similarly, a member who was entitled to retired pay on or before 21 September 1972 and who was not married or had no dependent child(ren), may elect to provide coverage for a spouse and/or dependent child(ren) when acquired. Such an election must also be submitted within 1 year of the date the spouse and/or dependent child(ren) is/are acquired; coverage under such an election becomes effective on the postmark/receipt date of the election.

(c) Except as provided below, elections are irrevocable after the award of retired pay and are not voided by recall to active duty. The following examples are exceptions in which elections may be either changed or revoked:

(1) If a member elected to provide coverage for an insurable interest person, that election may be changed to cover a newly acquired spouse or dependent child(ren) as specified in Article 6-4(d).

(2) If a member who was unmarried at date of retirement elected to provide coverage for dependent child(ren), the election may be changed to cover spouse and child(ren) should the member subsequently marry but must

be done within 1 year of the marriage.

(3) A member may suspend coverage for dependent child(ren) because of ineligibility of all children for an annuity.

(4) Elections made by Commandant (G-P) on behalf of a member declared incompetent may be changed or revoked by the member concerned within 180 days after such member has been subsequently determined to be mentally competent by appropriate authority. (Further information on mental incompetency is found in Article 6-12(c).

(d) Elections are effective upon date of postmark/receipt by the Coast Guard Military Pay Center when submitted by retirees who retired prior 21 September 1972. In all other cases, the date of retirement is the effective date of an election.

(e) Elections shall be submitted on DD Form 1883. (See Enclosure (10))

(f) All items on the election certificates must be completed. If the item does not apply, either "none" or "N/A" should be entered in the appropriate block. If a reduced level of coverage is desired, note that the amount of the retired pay desired to be designated as the base amount should be listed, not the amount of annuity that is desired. One (and only one) of the four election options listed should be chosen. The election certificate should be witnessed by a responsible adult who is not a designated beneficiary listed on that certificate.

(g) DD Form 1883 shall be completed in triplicate. All copies must be signed by the member and a witness (preferably counseling officer), dated and distributed as follows:

(1) Original - forwarded to the Coast Guard Military Pay Center via the commanding officer of the activity processing the member's retirement, but not more than 30 days prior to that date.

(2) Duplicate - retained in the enlisted member's service record - forwarded to Commandant (G-PO-4) in the case of officers.

(3) Triplicate - given to the member as his/her own copy.

(h) If a member is physically disabled to the extent that he/she cannot write his/her own name, they should be assisted in marking an "X" and the signatures of two unbiased witnesses should follow.

(i) Changes to SBP elections should be made on DD Form 1882. Only those changes or revocations listed in paragraph (c) of this Article may be accomplished after date of retirement. However, a member may change his/her original election prior to the date of retirement. To do so, the member must submit a new DD Form 1883 which should be annotated in red at the top of Section II: "THIS ELECTION REVOKES PREVIOUS ELECTION." The new election will be accepted by the Military Pay Center provided that it is received prior to the member's date of retirement.

(j) If a widow(er) meets the eligibility criteria for a minimum income claim set forth in Article 6-4(e)(3), the DD Form 1885 must be completed in full and forwarded to the Military Pay Center. If this form is completed and signed by a person other than an annuitant, it must be shown in which capacity that person signed; example: "Legal Guardian."

6-7. RESERVE COMPONENT SURVIVOR BENEFIT PLAN (RC-SBP)

(a) General. Public Law 95-397, effective 1 October 1978 extended eligibility for coverage under the Survivor Benefit Plan (SBP) to members and former members of the reserve components who have 20 or more years of qualifying service and have not reached age 60, the age at which they will be eligible for retired pay. Prior to enactment of P.L. 95-397, retired reservists could elect SBP coverage but only immediately preceding becoming eligible for retired pay (age 60). A retired reservist now has SBP options that become available upon attaining retirement eligibility (20 years service on a point basis but under age 60). The definitions and policies outlined throughout Chapter 6 also apply to RC-SBP.

(b) Election Options. Upon retirement, reservists are provided a comprehensive packet by Commandant (G-RA) explaining RC-SBP options, cost factors, retired pay computations by points, election forms, work sheets, etc. Election options include the following:

(1) Option A. This option is chosen by a reservist who is undecided about an RC-SBP election upon becoming eligible for retirement and defers that decision until reaching age 60. If the retired reservist dies before age 60 and has chosen Option A, no annuity under RC-SBP will go to the spouse. An election under this option will state, "I decline to make an election at this time. (I will remain eligible to make an election for coverage at age 60)."

(2) Option B. Choosing this option allows an SBP annuity to flow to the widow(er) should the retired reservist die before reaching age 60. The annuity will not begin, however, until the date on which the retired reservist

would have been age 60. An election under this option will state, "I elect to provide an annuity beginning on the 60th anniversary of my birth should I die before that date, or on the day after date of death should I die on or after my 60th birthday."

(3) Option C. This option allows an SBP annuity to begin being paid to the survivor upon the death of the retired reservist, whether before or after his 60th birthday. This election statement reads, "I elect to provide an immediate annuity beginning on the day after date of my death, whether before or after 60."

(4) An election not to participate may also be made at age 60 if option A was previously chosen.

(5) To reemphasize, unless options B or C are chosen, no SBP annuity will be paid to the reservist's survivors.

(6) Elections are made on DD Form 1883 overprinted to include RC-SBP options in November 1978. This form is part of the packet provided all retiring reservists by Commandant (G-RA)

(c) Costs. RC-SBP premiums are deducted from a retired reservist's retired pay when the member begins drawing pay at age 60. Costs are similar to those quoted in article 6-8, but vary somewhat depending upon the option chosen. If a retired reservist enters SBP at age 60 having deferred that decision from an earlier time, costs are identical to those explained in 6-8. Because options B and C allow coverage and potential coverage at an earlier age, costs are slightly higher. Costs for coverage under option C are the highest. A comprehensive set of cost tables covering all options and personal situations is provided to retiring reservists and is available from Commandant (G-RA).

(d) Beneficiaries' Medical, Dental, Commissary, and Exchange Benefits. The SBP law provides available medical and dental services at a uniformed service medical facilities for the dependent beneficiary, effective when the retired reservist would have been age 60. In the case of medical benefits where space is not available, DOD has advised the law provides coverage under CHAMPUS. The CHAMPUS coverage ceases if the beneficiary is eligible for Medicare at age 65. Dependent beneficiaries will be entitled commissary and exchange privileges beginning on the 60th anniversary of your birth. If a retired reservist dies before reaching age 60 and has elected option A or made no election at all, no benefits are available to the survivors even on the date the member would have been age 60.

6-8. SBP COSTS

(a) Spouse only. The monthly cost to provide an annuity to an eligible widow or widower shall be 2 1/2% of the first $300 of the base amount, plus 10% of the remaining base amount. Costs are suspended during the absence of an eligible spouse beneficiary.

(b) Spouse and eligible children. The monthly cost for providing an annuity when there is a spouse and eligible children shall be 2 1/2% of the first $300 of the base amount, plus 10% of the remaining base amount, plus an actuarial charge based on the age of the member, spouse and youngest child. The cost factors under RSFPP and SBP are applied to the amount of the survivor annuity, not the base amount. Ages to be used for calculating the actuarial charge will be the ages of the member and his eligible dependents on their nearest birth dates as of the date of the member's election. When all children cease to be eligible for an annuity, the cost shall be recalculated under (a) above. The reduction of cost is effective the first day of the month following that in which the last child becomes age 18 as defined in Article 6-3(e), unless the retiree notifies the Military Pay Center in writing that the child has become ineligible prior to that time or retains eligibility past age 18 because of a disability or full time school enrollment. All additional charges in the following example are expressed as a multiple of the annuity and are based on member and spouse of the same age. Where the spouse is younger than the member, cost will be slightly higher than the below examples; where the spouse is older, the cost will be slightly lower. The multiples shown have been rounded off and actual computations of costs by the Military Pay Center can be expected to vary slightly.

(c) Children only (no eligible spouse). The monthly cost for providing an annuity when there are eligible children, but no eligible spouse, shall be based on a set of tables similar to that shown in this article. The cost factors are applied to the amount of the survivor annuity, not the base amount. Ages to be used for calculating reductions of retired pay will be the ages of the member and his youngest child on their nearest birth date as of the date of the member's election. If the retiree should later marry and under article 6-4(a) elects to cover his spouse, the costs shall then be recalculated under paragraph (b), above, effective as of the first day of the month following that in which the election is received by the Military Pay Center. If the retiree does not later marry, the cost under the Plan shall cease when the last child becomes

Additional Cost for Children Under Spouse and Children Coverage

Age of Member	Age of Youngest Child			
	5	10	15	20
40	.006	.003	.001	.000
45	.011	.006	.002	.001
50	.018	.010	.003	.001
55	.032	.017	.006	.001
60	.060	.031	.011	.002

age 18, as defined in Article 6-3(e), unless the retiree notifies the Military Pay Center in writing that the child has become ineligible prior to that time or retains eligibility past age 18 because of a disability or full time school enrollment. Costs are expressed as a multiple of the annuity. The multiples shown have been rounded off and actual computations of cost by the Military Pay Center can be expected to vary slightly.

Cost of Participation To Cover Children Only

Age of Member	Age of Youngest Child			
	5	10	15	20
40	.030	.017	.009	.008
45	.051	.031	.016	.008
50	.082	.051	.027	.011
55	.124	.078	.042	.018
60	.186	.116	.062	.026

(d) The cost of providing coverage for a child or children under paragraphs (b) and (c) of this Article will not be recalculated when a child different from the child initially established as the youngest child becomes the youngest child (for example, if the initially youngest child dies or if a younger child is subsequently acquired). However, for the member providing coverage for children only under paragraph (c), if a spouse is acquired after retirement, the cost of coverage for children will be recalculated based on the age of the youngest child and the age of the member and spouse, under paragraph (b), at the time coverage is elected for the spouse.

(e) Natural person with an insurable interest. The monthly cost to provide an annuity to a natural person with an insurable interest in the retiree shall be 10% of the member's full retired pay, plus an additional 5% of the member's full retired pay for each full 5 years that the named beneficiary is younger than the retiree. The total cost, however, may not exceed 40% of the member's retired pay.

(f) The reduction in retired pay for the cost of an annuity shall not be treated as a collection for accounting purposes.

(g) For any period that a member who has been awarded retired pay is not entitled to that pay, he must pay the cost of coverage under this Plan to the Military Pay Center by directed remittance as instructed by the Commandant. The only exceptions to the provisions are as follows:

(1) When the member has been ordered to active duty for a period exceeding 30 days; or

(2) When a member waives retired pay for civil service retired pay, deposits for SBP costs will not be required while the waiver is in effect unless the member elected not to provide an annuity under Section 834(b) of Title 5, U.S.C. (Civil Service Survivorship Plan). In this case SBP participation continues and costs are paid by the retiree directly to the Military Pay Center.

(h) Except as provided in Article 6-10(e), refunds of amounts deducted are not authorized unless such amounts were deducted through administrative error.

(i) CPI increases to retired pay shall be applied against the member's gross retired pay (before offset for cost of coverage), and shall likewise be applied to the previous SBP costs.

(j) An annual interest charge of 6% compounded annually shall be charged for delinquencies in the payment of the cost of coverage. At the time of death of a retiree, any delinquency, plus interest, shall be collected from the annuitant's benefits prior to the payment of any annuity.

6-9. AMOUNT OF ANNUITIES

(a) Spouse or Children. The monthly annuity payable shall equal 55% of the retiree's base amount (the base amount will be the member's full retired pay unless a lesser amount is elected). The annuity shall be reduced by any Dependency and Indemnity Compensation (DIC) payable on behalf of the spouse as described in Articles 6-4(e)(2) and 6-10(c). When there is a widow(er), regardless of age, with only one dependent child under age 18 (or over age 18 and incapacitated), the annuity shall be reduced by an amount equal to the surviving parent's benefit received from social security based solely upon the retiree's active military service. When there is a widow(er), regardless of age, with two or more dependent children, the widow(er) will receive the full monthly annuity payable with no reduction based on the social security benefit payable. When the widow or widower reaches age 62, and there are no longer dependent children, the monthly annuity payable to the widow or widower under the SBP shall be reduced by the amount of the spouse's social security benefit entitlement, if any, resulting from the retiree's active service. An annuity payable only to children will be 55% of the base amount and will be divided equally among the children with no offset for Social Security or DIC. Effective 1 December 1980, no social security offset will exceed 40% of the annuity regardless of the amount of the Social Security Entitlement.

(1) The social security payments based solely upon the retiree's active military service will be calculated using the same basic procedure used by the Social Security Administration but will be based on an assumed earnings pattern. For the purpose of this calculation, the member is assumed to live to age 65 and to have worked in social security-covered employment only while on active duty.

(2) For the purpose of SBP social security offset, the mother's/father's benefit is based solely on the member's active service and will offset (reduce) the widow(er)'s SBP annuity regardless of age when the surviving family consists of a widow(er) and one dependent child.

a. This offset will occur only if the widow(er) is entitled to the benefit based on the spouse's total lifetime social security-covered employment. The widow(er) shall be considered entitled even if she/he has not applied for the benefit but would be eligible for it had she/he applied. The offset shall still be applied even in the event the widow(er) chooses to receive social security benefits based on her/his own social security earnings.

b. Any social security benefit to which the widow(er) with one child would be entitled based on the member's active service but which is not payable because of the widow(er)'s earnings will not be included in this offset.

(3) For the purpose of the SBP social security offset, the widow(er)'s, benefit is based solely on the member's active service and will offset (reduce) the SBP annuity when the widow(er) is 62 years of age or older.

a. This offset will occur only if the widow(er) is entitled to the benefit based on the spouse's total lifetime social security-covered employment. The widow(er) shall be considered entitled even if she/he has not applied for the benefit but would be eligible for it had she/he applied. The offset shall still be applied even in the event the widow(er) chooses to receive social security benefits based on her/his own social security earnings.

b. Any social security benefit to which the widow(er) would be entitled based on the member's active service but which is not payable because of the widow's/widower's earnings will not be included in this offset.

(4) It must be remembered that civilian employment under social security or military service prior to 1 January 1957 does not reduce the SBP annuity. Benefits payable by the Social Security Administration will in no way be reduced by participation in SBP. Effective 1 December 1980, social security offset is limited to no more than 40% of the annuity.

(b) Natural person with an insurable interest. An annuity provided a natural person with an insurable interest shall be 55 percent of the retired pay of the retiree remaining after reduction of SBP costs from such retired pay. The member has no option concerning the amount of the annuity under this provision. There will be no offset for social security or DIC.

(c) CPI Adjustments. Whenever CPI increases occur to retired pay, similar increases shall be applied to the monthly annuity payable under the SBP (all annuities except those provided in Article 6-4 (e)(4) are so adjusted). When there are no offsets for social security or Dependency and Indemnity Compensation (DIC), the full amount of the annuity shall be CPI adjusted and increased by that dollar amount. When there are reductions for social security or DIC, the CPI adjustment shall be applied to the full survivor benefit level before offset and the service portion of the survivor benefit shall be increased by that dollar amount. Any adjustments to social security or DIC levels require a recalculation of the Service payment. Normally, increases in social security or DIC will not result in an increase in the total payment to the survivor.

6-10. PAYMENT OF ANNUITY

(a) Effective as of the first day after a retired participant dies, a monthly annuity shall be paid to:

(1) The eligible widow(er) provided annuity coverage was made in her or his behalf;

(2) If there is no eligible widow(er) or the eligible widow(er) is deceased, or otherwise becomes not eligible to receive the annuity, the children in equal shares, provided annuity coverage was made in their behalf;

(b) Annuities terminate on the first day of the month in which eligibility is lost. A widow(er) shall receive the annuity so long as living, or until remarriage, if such remarriage occurs before the widow(er) reaches age 60. If remarriage is terminated by death, annulment or divorce, payment of the annuity will resume effective on the first day of the month of termination of the second marrige, provided the widow(er) is not entitled to an annuity under this Plan based upon the terminated marriage. In such event, the widow(er) may not receive both annuities under this Plan, but must notify the Military Pay Center (RET) by signed letter which annuity is elected. In all cases, the widow(er) must notify the Military pay Center by signed letter when remarriage occurs or is terminated.

c. Following the death of a retiree, if the widow or widower is eligible for DIC in a greater amount than would have been paid as an annuity under the Survivor Benefit Plan, there is no entitlement under this Plan. If DIC is a lesser amount, the widow(er) may be paid an annuity equal to the difference between DIC and such annuity for as long as DIC continues to be less than such annuity. Entitlement under this Plan terminates when DIC exceeds the amount that would have been paid as an annuity under the SBP.

The spouse's DIC entitlement for this purpose shall not include any amount attributable to child entitlement or paid for aid and attendance.

(d) If upon the death of the retiree, there is a waiver of military retired pay in effect for the purpose of increasing civil service retired pay, an annuity under the SBP shall not be paid, unless the retiree notified the Civil Service Commission that he did not desire any spouse surviving him to receive an annuity under Section 8341(b) of Title 5 of at least the amount of coverage provided under the SBP.

(e) If an annuity is not payable because of the provisions of paragraph (c) above, all costs withheld from the retiree's pay shall be refunded to the widow(er). Acceptance of the refund of these costs bars any future annuity payment unless the refunded amount is repaid. If a spouse does not survive, a refund shall not be paid. If an annuity is payable in a lesser amount than that for which the retiree paid, the difference between the amount deducted prior to the computation of that recalculated annuity and the amount that would have been deducted on the basis of that recalculated annuity shall be refunded to the widow(er).

(f) Annuities terminated because of DIC entitlement may be reinstated if the DIC entitlement ceases (remarriage after age 60) providing SBP costs refunded to the widow(er) are repaid.

(g) Except as provided in Article 6-8, an annuity under the SBP is in addition to any entitlement under any provision of law and shall be considered as income under laws administered by the Veterans Administration. Annuities under the SBP are not assignable, nor subject to execution, levy, attachment, garnishment, or other legal process.

6-11. CONSUMER PRICE INDEX (CPI)

(a) In 1965 Congress passed PL 89-132 which modified the 1%/3 method of computation under the Consumer Price Index (CPI). Under the modification, whenever the CPI has increased over the base CPI by 3% or more and this increase remained for at least 3 months, the retired serviceman's pay would be increased by a proportionate percentage on the third month following.

(b) When the CPI is added to retired pay, the SBP cost, annuity and base amount changes (increases or decreases). Example using $1000.00 base amount.

$1000.00 base amount X 55% = $550.00 annuity

$ 300.00 x 2.5% cost factor for first $300.00 = $ 7.50

$ 700.00 X 10% cost factor remainder = $70.00

$ 7.50 + $ 70.00 = $77.50 Total Cost

(c) Example of CPI increase to the above example indicating that $1,000.00 has been selected as the base amount or is the gross retired pay using a 6.1 percent CPI increase:

6.1% CPI INCREASE

$1000.00 + 6.1% = $1061.00 New Base Amount

$1061.00 X 55% = $ 583.55 New Anuity Amount

$ 77.50 previous costs + 6.1% = $82.23 New Cost

(d) All designed base amounts (including the minimum $300.00) will be affected by the CPI. The member will have no control over the CPI or its effect upon SBP.

6-12. MISCELLANEOUS

(a) Taxability of Cost to a Retiree. Costs for an annuity under this program shall not be included as gross income for Federal Income Tax purposes.

(b) Taxability of Benefits Payable to a Survivor Annuitant. Amounts payable to a survivor annuitant (including any refunds for cost of coverage as outlined in Article 6-10(e) are included in gross income for Federal Income Tax purposes. The value of the survivor annuity shall not, in most cases, be included as part of the estate in the computation of Federal estate tax. However, when cost of coverage is paid by direct remittance to the Military Pay Center and not by reduction in military retired pay, the value of the annuity shall be included as part of the estate of the deceased retiree and, accordingly, shall be subject to Federal estate tax.

(c) Mental Incompetency. Whenever a member is determined to be mentally incompetent by medical officers of the Uniformed Services or of the Veterans Administration, or is adjudged mentally incompetent by a court of competent jurisdiction and because of such mental incompetency is incapable of making any election within the time limitations prescribed by the Plan, Commandant(G-PS) may make the appropriate election on behalf of such member upon request of or for the spouse, child or children, guardian, trustee, etc., of such member. All such requests must state the type of coverage desired and must include either a copy of the court order or a signed statement by appropriate medical authority declaring the member incompetent. If at all possible, the request should be made on DD Form 1883 as outlined in Article 6-6. The person making the request should indicate below their signature in Section V, item 18, his or her exact relationship to the incompetent member. The request should then be submitted via the commanding officer of the unit or Uniformed Services hospital to the Commandant (G-PS) and must be postmarked prior to the member's date of retirement. Upon receipt of the election and proof of incompetency, the Commandant (G-PS) will make the appropriate election under SBP on behalf of the incompetent member. If such member is subsequently determined to be mentally competent by the Veterans Administration or a court of competent jurisdiction, he may, within 180 days after such determination or judgment, change or revoke the election made on his behalf. In such a case, the change or revocation will be effective on the date of the member's request for such change or revocation. Deductions previously made shall not be refunded.

(d) Annuities as a Supplement to DIC. If there is no indication that DIC will be awarded following a retiree's death, payment of annuities otherwise due shall immediately commence. All widow(er)s will be asked to sign a statement on their SBP Application for Annuity (DD Form 1884) indicating that the Coast Guard would be able to recoup any possible overpayment resulting from a subsequent entitlement to VA (Dependency and Indemnity Compensation (DIC)). The purpose of this statement and signature is to permit the Coast Guard to begin immediate SBP annuity payments without waiting for an entitlement or denial statement from the VA concerning DIC. If the widow is later determined to be eligible and entitled to receive VA (DIC) compensation, the Coast Guard will offset the SBP annuity by the DIC award. In no case will the two awards be less than 55% of the base amount selected.

(e) Correction of Administrative Deficiencies. Commandant (G-PS) may correct any election or any change or revocation of an election when he considers it necessary to correct an administrative error. Except when procured by fraud, a correction under this Article is final and conclusive on all officers of the United States.

(f) Waiver of Retired Pay for Civil Service Annuity. Retirees who waive military retired pay to use military years of service for civil service retirement purposes are not required to deposit the cost of SBP coverage during the period such waiver is in effect unless survivor protection is declined under the civil service retirement program. If a retiree dies during the period this waiver is in effect and he did not decline protection under the civil service survivor protection plan, no SBP annuity will be paid by the Coast Guard. Monies paid for SBP costs prior to waiver of retired pay will not be refunded. If a retiree who waives military retired pay should also decline survivor protection under the civil retirement program and elect to continue coverage under SBP, he must remit the costs of coverage under SBP directly to the Military Pay Center. If such a member dies, an annuity is payable by the Coast Guard. Following reversion to receipt of Coast Guard retired pay, the costs of SBP will be automatically reinstated to include any adjustments of retired pay which become effective during the period of the waiver was in effect.

(g) Suspension of SBP participation by retirees who are rated 100% disabled by the Veterans Administration. Effective 1 December 1980, a military retiree who has been rated as 100% disabled by the Veterans Administration (VA) continuously for 10 or more years, or if for a lesser period, not less than five years from the last separation from the service, may discontinue SBP participation. This provision also allows a retiree to resume SBP participation if the VA disability is reduced from 100% at a later date.

6-13. ADMINISTRATIVE PROCEDURES

(a) Commanding officers (both active and Reserve) shall:

(1) Insure that all members are fully aware of SBP and its relationships to other Federal benefits - i.e., Social Security and Veterans Administration. Further insure that all members understand that SBP is designed primarily to provide an annuity to a widow when her youngest child leaves home until she reaches 62 and to provide secondary supplements to Social Security when she has children in her care and again when she reaches age 62.

(2) Insure that each member receives information and counseling concerning SBP and is afforded an opportunity to elect participation in SBP under coverage other than that which is provided automatically no later than 30 days prior to retirement. If the member has a spouse, the spouse should be urged to be present at this session if possible. The spirit and intent of the law is to include the spouse in the decision making process inorder that all the ramifications of non-participation in the Plan may be explained. If the member elects not to participate in SBP, or to participate at less than the maximum level, or elects children only coverage when there is an otherwise eligible spouse, the spouse shall be notified of such action by signed letter from the commanding officer before the date the member is first eligible for retired pay.

(3) Insure that all SBP elections are endorsed and forwarded to the Military Pay Center prior to date of retirement of each prospective retiree, but not more than 30 days prior to that date.

(4) Provide the Military Pay Center with timely and accurate dependency data at the time when retirement orders are forwarded for each new retiree by accomplishing the following:

a. Automatic maximum SBP coverage will be based on those dependents on the Record of Emergency Data (Form CG-4113) in the member's service record. Insure that the prospective retiree reviews this form to verify that it does reflect his current dependency status.

b. The following statement should be typed on the back of Form CG-4113.

I certify that I have been briefed on, and understand fully, the provisions and options under the Survivor Benefit Plan, Public Law 92-425, as outlined in Section 18-F, Personnel Manual, CG-207. I further certify that my dependency status as stated herein is correct.

Signature of member

Date

As counseling officer, I hereby certify that I have made an administrative search of this member's service records and conclude that his dependency status as stated herein is correct.

Signature of counselor/witness

Upon completion of SBP counseling and verification of dependency status, insure that both the counseling officer and member sign the above statement as annotated on the member's Record of Emergency Data (Form CG-4113). A copy should be forwarded to the Military Pay Center together with a copy of the member's retirement orders.

(5) In the event that a date of retirement is changed or canceled, the command shall notify the Military Pay Center by message or letter, as appropriate, to void the SBP election or automatic participation.

(b) Commanding Officers of members who are undergoing medical care shall:

(1) As soon as it becomes evident that a member will be retired for physical disability by being placed on the TDRL or the PDRL, insure that he is informed and counseled concerning his options for SBP coverage.

(2) In the case of mentally incompetent members, follow the procedures outlined in Article 6-12.

6-14. AVAILABILITY OF FORMS

The following forms are prescribed for use in connection with the Survivor Benefit Plan and may be obtained as indicated:

(a) Survivor Benefit Plan Election Change (DD Form 1882) - Stocked by the Commanding Officer (Ret) U.S. Coast Guard Military Pay Center.

(b) Survivor Benefit Plan Election Certificate (DD Form 1883) - Included with Retirement Packet (from G-PO or G-PE).

(c) Survivor Benefit Plan - Application for Annuity (DD Form 1884) - Sent automatically upon notice of death of member by Commandant (G-PS-1)

(d) Survivor Benefit Plan - Minimum Income Claim (DD Form 1885) - Stocked by Commandant (G-PS-1)

(e) Reserve Component Survivor Benefit Plan Election Certificate (DD Form 1883, overprinted 11/78) -- Available from Commandant (G-RA).

CHAPTER 7

TRAVEL OF MEMBER/DEPENDENTS; SHIPMENT AND STORAGE OF HOUSEHOLD GOODS INCIDENT TO RETIREMENT

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CHAPTER 7

TRAVEL OF MEMBER/DEPENDENTS SHIPMENT AND STORAGE OF HOUSEHOLD GOODS INCIDENT TO RETIREMENT

7-1. TRAVEL OF MEMBERS

(a) From Active Duty Station to Home Selected

(1) A member of the Regular Coast Guard or Coast Guard Reserve on active duty who is (a) retired for physical disability or placed on the Temporary Disability Retired List, or (b) retired with pay for any other reason with 8 or more years of continuous active duty immediately preceding retirement or transfer, may select his home location and receive travel allowances from his last duty station to the selected location. ("Continuous active duty" means successive periods of active duty with no single break therein of more than 90 days.)

(2) The home "selected" incident to retirement does not have to agree with the home of record. However, once a member has selected a home and traveled to it, his selection is irrevocable as far as receipt of travel allowance is concerned. Advance payment of travel allowances to the selected home is not authorized.

(b) Time Limitation. Travel to the selected home must be completed within 1 year after termination of active duty.

(1) Exceptions to the 1 year limitation time may be made when a member is undergoing treatment at a Government hospital (or civilian hospital at Government expense) ON THE DATE OF TERMINATION OF ACTIVE SERVICE or when a member on the date of retirement is undergoing education and training in order to qualify for acceptable civilian employment, or who begins such education or training within the 1 year period following retirement.

a. A member hospitalized on the date of retirement may select his home and get travel allowance to it for himself and his dependents from his last duty station provided that travel is performed within 1 year after discharge from the hospital or termination of medical treatment. If the retiree is hospitalized or undergoes treatment at any time during the 1 year following his retirement, he may select his home and receive travel allowances to it for himself and his dependents from his last duty station, if travel is performed within 1 year after retirement plus a period equal to the period of his hospitalization or treatment.

b. A member who on the date of retirement is undergoing education or training in order to qualify for acceptable civilian employment, or who begins such education or training within the 1-year period following retirement, may select his home and receive travel allowances to it for himself and his dependents from his last duty station if travel is completed within 1 year after completion of education or training or 2 years from the date of termination of active service, whichever is earlier, and travel during such period is authorized by the Commandant (G-P-1), U.S. Coast Guard, Washington, DC 20593.

(c) Members with 18 years or more on 1 OCT 1981 will be allowed to select a home any place outside CONUS. Those members affected by this implementation date are restricted to selecting a home within the U. S. or to the place outside the U. S. from which the member was ordered to active duty. A member may also select any place outside the U. S., limited to the cost which the government would pay for the cost of travel and transportation from the member's last duty station to any location within the U. S.

(d) Application Submit with oral or written application your original orders and four copies directing retirement or transfer to the Temporary Disability Retired List. The orders must contain an endorsement showing the place selected as home location (i.e., I certify my home of selection is (city, state, country, etc.)).

(e) Claims for travel. After completion of travel, the retired member should submit claims to the nearest Authorized Certifying Officer for payment of mileage or a monetary allowance in lieu of transportation (MALT), plus a per diem allowance. When MALT plus per diem allowance is the elected form of reimbursement, lodging receipts stating single occupancy rate must accompany claims. Prepare claims on Travel Voucher or Subvoucher (DD Form 1351-2), for submission in quadruplicate, and enclose the original orders and two copies containing all endorsements including the place selected as a home and the date of arrival at that place (if member and dependents claims are submitted together, only the original orders and two copies are required).

7-2. TRAVEL OF DEPENDENTS

(a) Entitlement of Dependents. Upon retirement from the Coast Guard, all officer and enlisted personnel E-4 with over 2 years of service and above will be entitled to transportation of dependents from the last permanent duty station, or the place to which they were last transported at Government expense, to the home selected by the member for entitlement to travel and transportation allowances.

(b) Time Limitation for Dependents. Dependents must perform travel within 1 year after termination of the member's active duty with the same exceptions that apply to the member. Dependents do not necessarily have to travel at the same time as or with the retired member, but they must complete their travel within the authorized period.

(c) Claims for Dependents' Travel. Dependent's claims for travel should be submitted to the nearest authorized certifying officer on Voucher or Claim for Dependent Travel and Dislocation or Trailer Allowance (DD Form 1351-4), together with member's original and two copies of orders containing all endorsements including the place selected as home location and the date of arrival in that place. (If the member and dependent claims are submitted together, only the original orders and two copies are required.)

(d) Dislocation Allowance. Dislocation allowance is not payable on moves connected with retirements.

7-3. HOUSEHOLD GOODS

(a) SHIPMENT AND STORAGE

Eligibility. Active duty personnel who have a prescribed weight allowance who are (1) retired for physical disability or placed on the Temporary Disability Retired List (without regard to length of service); (2) retired with pay for any other reason, with 8 or more years of continuous active duty immediately preceding retirement; or (3) discharged with severance pay or involuntarily released to inactive duty with readjustment pay (8 or more years of continuous service).

SUMMARY OF AUTHORIZATIONS AND RESTRICTIONS FOR SHIPPING AND STORAGE OF HOUSEHOLD GOODS

Authorization	Restrictions
You may select a home of your choice and have your household goods within authorized weight allowances shipped from your last duty station to the home selected.	Once you have selected a home and traveled to it, your selection is irrevocable as far as reimbursement for travel or shipment of household goods is concerned. If shipment is desired to other than the home of selection, see your transportation officer regarding cost limitations. Goods must be turned over to a transportation officer or carrier for shipment within 1 YEAR AFTER TERMINATION OF ACTIVE DUTY.*
You may also have household goods shipped from any previous duty station, from a designated place in the United States, from storage, or any combination thereof, to home selected for the purpose of receiving travel allowances for your travel.	Goods must be turned over to a transportation officer or carrier for shipment within 1 year after termination of active duty.*
You may put all or any portion of your household goods in nontemporary storage in local commercial or Government facility storage.	Transportation officer will select commercial or Government facility storage, whichever is more economical. Period of nontemporary storage may not exceed 1 year from date active duty was terminated.*
You may have your household goods which were placed in nontemporary storage shipped to the selected home. See your shipping officer regarding entitlement to temporary storage, when necessary, incident to shipment from nontemporary storage.	Goods must be turned over to a transportation officer or carrier for shipment within 1 year after termination of active duty.*

Your household goods which were not placed in nontemporary storage may be placed in temporary storage pending shipment to the selected home.	Ninety days' temporary storage is authorized in connection with a shipment to the selected home. An additional 90 days may be authorized if a detailed statement of circumstances beyond your control is furnished the shipping officer to support your request for storage in excess of 90 days. Storage beyond 180 days is not authorized.
You may have articles required for immediate use shipped to selected homes by an expedited mode.	See your transportation officer for entitlement.

NOTE: For complete details regarding storage and shipment of household goods, see your transportation officer.

*Exceptions to the time limit for shipment and storage of household goods are made in the following instances: (1) when a member is undergoing treatment at a Government hospital (or civilian hospital at Government expense) on the date of termination of active service; (2) when a retiree is hospitalized or undergoes treatment at any time during the year following his retirement; (3) when a member is undergoing education or training on the date of retirement in order to qualify for a acceptable civilian employment; and (4) when a retiree begins education or training in order to qualify for acceptable civilian employment within the 1-year period following retirement. Additional period for storage/shipment of household goods should be authorized or approved by the Commandant (G-P-1), U.S Coast Guard, Washington, DC 20593. The member must agree to repay to the Government by direct remittance or by pay record checkage all costs of nontemporary storage paid for periods in excess of 1 year from the date of termination of active service, except in the cases of time extensions for hospitalization.

7-4. DOCUMENTS REQUIRED FOR SHIPPING AND STORAGE

(a) Six copies of retirement orders, which must be furnished by the applicant, are required for each shipment being made.

(b) Application for Shipment and/or Storage of Personal Property (DD Form 1299) and assistance in the preparation of the form will be furnished by the transportation officer.

(c) If travel to the selected home has been performed prior to shipment, the DD Form 1299 will be certified stating the home selected, and will be supported by a copy of the retirement travel voucher. If the shipment is made prior to choosing a home of selection for travel allowances, you will be required to enter the following certification on the DD Form 1299, "I certify I will advise the authorized certifying officer (enter cognizant paying office) when my home of selection is made by furnishing the ACO a coy of my retirement travel voucher, or a certificate naming the place selected for the purpose of receiving travel allowances."

(d) Customs Arrangements. Various procedures and forms are required by foreign governments for entry of personal effects and household goods of retired personnel. Instances have been cited of hold baggage and household goods of retired military personnel being received overseas without authorized documents. If household goods and privately owned motor vehicles are to be shipped to a home of selection located outside the United States, you should contact the consulate or embassy of the foreign country concerned for information on allowable and restricted items. They can also provide assistance in the preparation of the various documents required for customs clearance. Department of Defense customs forms normally used when shipments move on a Government Bill of Lading do not apply to shipments incident to retirement from the service. Clearance of such shipments through customs and payment of any tax or duty is the responsibility of the property owner.

7-5. CLAIMS FOR DAMAGE OR LOSS OF HOUSEHOLD GOODS

If your household goods are damaged or lost while in storage or while being shipped to your home of selection, contact the destination transporation officer for information on the procedure to follow in filing claim against the carrier or the Government or both.

CHAPTER 8

VETERANS ADMINISTRATION AND GOVERNMENT LIFE INSURANCE

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CHAPTER 8

VETERANS ADMINISTRATION AND GOVERNMENT LIFE INSURANCE

8-1. DEPENDENCY AND INDEMNITY COMPENSATION

Survivors of deceased members may be eligible for Dependency and Indemnity Compensation (DIC) payable by the VA if the service member died from (a) a disease or injury incurred or aggravated in line of duty while on active duty or active duty for training, (b) an injury incurred or aggravated in line of duty while on inactive duty training, or (c) a disability otherwise compensable. DIC payments from the VA are exempt from taxation and are not subject to seizure by the creditors of either the serviceman or the beneficiary. Receipt of DIC payments from VA will not prevent an eligible widow or children from receiving any death benefits from Social Security. Application for DIC payments should be made to the nearest VA office or Social Security office. Documentary evidence, such as marriage certificate, divorce decree, or birth certificates of children, will be required in support of the application.

(a) Eligibility of Widow. In order to receive DIC payments the widow must be unmarried and

(1) have been married to the retired member for any period of time if a child was born of the marriage; or

(2) have been married to the retired member for a period of 1 year or more if no child was born of the marriage; or

(3) have married the retired member within 15 years after the termination of the period of service in which the injury or disease causing the death of the member was incurred or aggravated.

The term "widow" includes widower, if permanently incapable of self-support and self-maintenance as a result of mental or physical incapacity.

(b) Payments to Widow. DIC payments may be made to the widow, based on the pay grade of her deceased husband, at monthly rates set forth below (rates effective 1 October 1981).

Pay Grade	Rate
E-1	$ 415
E-2	$ 428
E-3	$ 438
E-4	$ 466
E-5	$ 479
E-6	$ 490
E-7	$ 514
E-8	$ 542
E-9	$ 567
W-1	$ 525
W-2	$ 546
W-3	$ 562
W-4	$ 595
O-1	$ 525
O-2	$ 542

0-3	$ 580
0-4	$ 613
0-5	$ 676
0-6	$ 761
0-7	$ 824
0-8	$ 903
0-9	$ 970
0-10	$1061

Payments for a widow may be increased by $125 per month if she is a patient in a nursing home or requires the regular aid and attendance of another person.

(c) Payments to Children

(1) Payments to children under 18 may be made as follows:

a. If there is a widow entitled to DIC as indicated above, an additional payment of $48 per month for each child is authorized.

b. If there is no eligible widow, one child may be entitled to a payment of $210; two children, $301; three children $389; and $79 for each additional child, with the total payment equally divided.

(2) Payments to children over 18 may be made as follows:

a. Helpless child, when a widow is entitled to payment, $210 per month.

b. Helpless child, when widow is not entitled to payment, monthly rate for children without an eligible widow as above plus $125 per month.

c. Child under 23 attending school (not receiving War Orphans Assistance) when widow is eligible for payments, $107 per month.

d. Child under 23 attending school (not receiving War Orphans Assistance) when widow is not entitled to payments, same as above for children under 18 years of age with no widow entitled.

(d) Payment to Parents. The monthly rates of DIC for parents vary based upon the income of the parents and whether there is only one parent, two parents not living together, or two parents together or remarried with spouse.

8-2. NONSERVICE-CONNECTED DEATH PENSION

(a) General

(1) Death pension is payable only to eligible widows and children of wartime veterans who have died of nonservice-connected causes; that is, causes not related to their service. The deceased retired member must have had 90 days service, unless discharged sooner for service-connected disability; or he must have been receiving or was entitled to receive compensation or retired pay at time of death from service-connected disability incurred during World War I, World War II, the Korean Conflict, or the Vietnam Era.

(2) This benefit is

paid to a widow, but may be paid to children if no widow survives or when the amount of widow's income prevents her from receiving the pension. The term "widow" includes widower of a female veteran if he:
(1) is incapable of self-maintenance, and (2) was, at the time of her death, permanently incapable of self-support due to physical or mental disability.

(3) A new pension system went into effect on 1 July 1960 and all widows and children applying after that date must come under the new system. Therefore, the information in this section will relate to the current pension system. Widows and children who have elected to receive a Veterans Administration pension under the old system should contact the nearest VA office with questions concerning payments under this system.

(b) Definition of "Widow" for Pension Purposes. In order to receive pension payments, the widow must be unremarried and

(1) have been married for any period if a child was born of the marriage; or

(2) have been married to the retired member for a period of 1 year or more if no child was born of the marriage; or

(3) have married the retired member before the dates given below for the period on which the claim is based:

World War I - before 14 December 1944; World War II - before 1 January 1957; Korean Conflict Period - before 1 February 1965; Vietnam Era - before 8 May 1985.

The widow must also have lived continuously with the veteran, from the time of the marriage until his death, except where there was separation due to the misconduct of, or procurement by, the veteran without fault of the wife's part.

(c) Unmarried children under 18 years (23 years if attending a VA-approved school) may also apply for a pension.

Children who become permanently incapable of self-support because of mental or physical defect before reaching age 18 may receive a pension as long as the condition exists or until they marry.

(d) Widow's Income Limitation. Under the current pension system all income, regardless of source, counts as income except:

(1) Payments of 6 month's death gratuity;

(2) Donations from public or private relief or welfare organization;

(3) VA payments of

pension, compensation, or dependency and indemnity compensation;

(4) Payments under SGLI, NSLI, or USGLI policies, or Servicemen's Indemnity;

(5) Lump-sum death payment under Social Security;

(6) Amounts equal to amounts paid by widow or child for veteran's just debts;

(7) Proceeds from fire insurance policies;

(8) Last illness and burial costs to the extent not reimbursed by the VA;

(9) 10 percent of the amount of payments to an individual under public or private retirement annuity. endowment, or similar plans or programs;

(10) Profit from sale of real or personal property other than in the course of a business;

(11) Payments for jury duty or witness fees; and

(12) Payments of State bonuses for service in the Armed Forces.

One important item should be noted particularly by retired Coast Guard personnel who have elected an option under the Retired Serviceman's Family Protection Plan and by widows who are receiving annuities under this act. Under the new pension system, these annuities are considered income in determining eligibility for, or amount of, death pension payments. Under the old pension system, these annuities are not considered as income in determining eligibility for the death pension. Annuities paid under the Survivor Benefit Plan also affect the amount of death pension.

(e) Children's Income Limitation. When there is no widow entitled to pension, the Administrator shall pay the child or children. The pension prescribed shall be paid in equal shares where there is more than one child, but no pension shall be paid to a child whose annual income, excluding earned income, exceeds $2,000.

8-3. SERVICEMEN'S GROUP LIFE INSURANCE (SGLI)

(a) Public Law 89-214 established the Servicemen's Group Life Insurance (SGLI) program effective 29 September 1965. This law provided $10,000 of group life insurance for members on active duty for more than 30 days unless such member elected in writing not to be insured or to be insured for $5,000 only. Effective 25 June 1970, Public Law 91-291 increased the maximum amount of insurance to $15,000, with the active duty member having the option of electing in writing not to be insured or to be insured for $5,000 or $10,000.

Public Law 93-289, effective 24 May 1974, increased maximum coverage under SGLI to $20,000, with members granted the option of electing lesser amounts of $15,000, $10,000 or $5,000 coverage by submitting the appropriate Veterans Administration (VA) form, VA Form 29-8286. The maximum has since been increased to $35,000.

(b) SGLI protection continues, without further payment, for 120 days after separation from active duty. If a member is totally disabled on the date of separation from service, coverage will continue for 1 year after the separation date, or until the insured ceases to be totally disabled, whichever is the earlier date, but in no case prior to 120 days after separation.

8-4. VETERANS GROUP LIFE INSURANCE (VGLI)

(a) A new program of insurance called Veterans Group Life Insurance (VGLI) became effective on 1 August 1974. VGLI is a 5-year, $35,000 nonrenewable term policy which has no cash, loan, paid-up or extended values. VGLI is automatically extended to those retired after 1 August 1974 and becomes effective at the end of the 120-day free coverage under SGLI following retirement if payment of the required premium for at least the first month is made prior to the end of the 120-day period. All VGLI premiums must be paid directly to the Office of Servicemen's Group Life Insurance (OSGLI), 212 Washington Street, Newark, NJ 07102. At the end of the 5-year term those insured under VGLI may convert to an individual policy of insurance with an eligible company without medical examination.

(b) In addition to current retirees eligible for VGLI, as discussed above, VGLI may be obtained by retired personnel whose SGLI was continued for a free period after retirement and terminated not more than 4 years prior to 1 August 1974. Retirees in this category must have applied for VGLI before 2 August 1975. Application and premiums must be submitted to OSGLI, and VGLI may be granted in an amount not to exceed the amount of SGLI held at the time of retirement less any amount previously converted to an individual policy with a commercial company. VGLI issued to such retirees is for a period of 5 years less the time elapsing between retirement and 1 August 1974. To obtain VGLI coverage, personnel in this category must show that they are in good health. However, if they are unable to meet health standards solely because of service-connected disability, such disability may be waived.

(c) In case of SGLI which is immediately followed by VGLI coverage, beneficiary designations and settlement option elections made for SGLI continue in effect for 60 days after VGLI coverage commences unless:

(1) The insured person is mentally incompetent (in which case a special rule providing a longer time pertains), or

(2) The insured person submits a written signed designation and/or election to OSGLI before the 60-day period ends.

(d) No person may carry a combined amount of SGLI and VGLI in excess of $35,000 at any one time. Any person insured under VGLI who again becomes insured under SGLI may, within 60 days after becoming so insured, convert any or all of his VGLI to an individual commercial policy. However, if such person dies within the 60-day period before converting his VGLI, VGLI will be payable only if he is insured for less than $35,000 under SGLI, and then only in an amount which, when added to the amount of SGLI payable, shall not exceed $35,000.

8-5. DEFINITION OF NSLI AND USGLI TERMS

(a) NSLI. Abbreviation for National Service Life Insurance. This insurance was first issued to members of the Armed Forces during World War II.

(b) USGLI. Abbreviation for United States Government Life Insurance. This insurance was first issued to members of the Armed Forces During World War I.

(c) Permanent Plans of Insurance. Policies with a fixed premium throughout the lifetime of the insured or for a specified number of years. The plans are Modified Life Age 65, Modified Life Age 70, Ordinary Life, 20-Pay Life, and 30-Pay Life. The endowment plans for NSLI are 20-Year Endowment, Endowment at Age 60, and Endowment at Age 65. Modified life plans are not issued in the USGLI program. The endowment plans for USGLI are 20-Year Endowment, 30-Year Endowment, and Endowment at Age 62. There is also a USGLI Special Endowment at Age 96 plan which is not available until the insured's 65th birthday.

(d) Term Plans. Policies with a fixed premium for 5 years. The plans are the 5-Year Level Premium Term Plan and the Limited Convertible 5-Year Level Premium Term Plan. The rate for each is based on the age of the insured (nearest birthday) and increases with each renewal.

(e) Conversion. Changing a term policy to a permanent plan of insurance.

(f) Beneficiary. Person named by the insured to receive the proceeds of his policy in the event of his death.

(g) Contingent Beneficiary (Second Beneficiary). Person named by the insured to receive the proceeds of his policy in the event of the death of the principal (first) beneficiary.

8-6. BENEFICIARIES OF NSLI AND USGLI

(a) Policyholders have the right to change their beneficiaries without the consent of the prior beneficiary. The change should be made on VA Form 29-336, Change of Beneficiary and/or Change of Selection of Optional Settlement, and mailed to the VA office keeping insurance records. The form may be obtained from any VA office and should not be confused with the Record of Emergency Data, which lists next of kin and beneficiary information contained in Coast Guard records.

(b) The insured may name any person or persons, firm, corporation, or other legal entity (including his estate), individually or as trustee, as beneficiary of this insurance. He may name one or more first (principal) beneficiaries, and one or more contingent (second) beneficiaries.

8-7. LOCATION OF NSLI AND USGLI RECORDS

(a) All USGLI and all NSLI in-service and retired pay records are kept in the VA Center at Philadelphia, PA. In writing to that office, letters should be sent to VA center, 5000 Wissahickon, Philadelphia, PA 19100.

(b) Records for insureds who pay premiums direct are divided between the VA Centers at St. Paul and Philadelphia. Generally, records for those insureds who live east of the Mississippi River are maintained at the office in Philadelphia and those west of the Mississippi River are at the VA Center in St. Paul. In writing to the St. Paul office, letters should be addressed to VA Center, Bldg 27, Fort Snelling, St. Paul, MN 55100. Insurance records are no longer transferred from one office to another because of a change of address. Unless insurance records are already in the St. Paul office, inquiries should be sent to the VA Center, Philadelphia.

(c) In writing to the VA about insurance, be sure to include full name and insurance file number (the same as the policy number if one was issued). The insurance file number should be preceded by the letter V, Rs, W, RH, J, JR, JS, or K, depending on the type of insurance issued. Service and/or social security number as well as complete address should also be included.

8-8. REPLACEMENT OF PREVIOUSLY ISSUED NSLI AND USGLI POLICIES

GI life insurance can no longer be issued except in limited cases. However, under certain circumstances, former policyholders may replace a term policy or replace or reinstate a permanent plan of insurance which was surrendered for its cash value while in an active duty status after 24 April 1951 and prior to 1 January 1957. The applicant must apply while he is serving on continuous active duty or within 120 days following separation from service.

8-9. ELIGIBILITY FOR SERVICE DISABLED VETERANS INSURANCE

(a) Veterans separated from service on or after 25 April 1951 with a service-connected disability may apply to the VA for the special nonparticipating NSLI.

(b) The veteran must have been separated from service under other than dishonorable conditions and must be in good health except for a service-connected disability.

(c) Written application for this insurance and payment of the required premium must be submitted within 1 year from the date of notification by the VA that a disability is service-connected. If the veteran was mentally incompetetent during any part of the 1-year period allowed for applying for this insurance, application must be filed within 1 year after a guardian is appointed or within 1 year after the removal of such mental incompetency, whichever occurs earlier. The mental incompetency must be service-connected.

(d) Eligible veterans may apply either for the 5-year level premium term or for any of the permanent plans to which their condition of health may entitle them. (Totally disabled veterans are not eligible for any of the three endowment plans.)

(e) Under certain conditions, the insurance may be payable to the widow, widower, child, or parent where a qualified veteran did not apply for the insurance. The veteran must have been mentally incompetent from a service-connected disability and remained so until death occurring before appointment of a guardian or within 1 year after appointment of the guardian. Except when the beneficiary is also incompetent, application must be made within 2 years after the death of the veteran.

8-10. CONTINUING EXISTING NSLI AND USGLI

(a) NSLI and USGLI in force at the time a person is separated from service may be continued by the payment of premiums. Be sure to pay premiums promptly. Whenever a premium is not paid within a period of 31 days after the due date, the policy will lapse unless the premium is waived. Premium payments may be made by any one of the following methods:

(1) Allotment from retired pay (see Article 3-9).

(2) Deduction from compensation or pension awarded under any law administered by the VA. Retired members receiving compensation or pension can save time and money and avoid a lapse by having their insurance premiums deducted from their monthly benefit check. They should contact the nearest VA office for necessary forms and instructions.

(3) Direct remittance by postal money order, personal check, etc. The policy-holder may pay premiums monthly, quarterly, semiannually, or annually.

(b) Changes in method of paying premiums may be made at any time upon notice to the VA or upon payment of the correct premium needed under the new mode of payment selected.

(c) Retired members holding NSLI or USGLI 5-year Level Premium Term contracts should consider converting to a permanent plan of insurance as early as possible. While term insurance is realistic for members with a need for a large amount of insurance at the lowest possible cost, it should be utilized as the title "term" implies, for only a short period of time. Premiums get higher with the passing years and become exceedingly high in the later years of life. For example, a term contract for $10,000 if purchased at age 20 would cost $6.50 for monthly premiums or $77 for one annual premium; at age 60 it would cost $26 per monthly premium or $307.80 for one annual premium; at age 70 it would cost $61.80 per monthly premium or $731.60 for one annual premium.

(d) Policyholders may select the way the proceeds of the policy may be paid to the beneficiary. Four options are available. Explanation of these options and answers to other questions may be obtained by retired personnel from their local VA office.

8-11. REINSTATEMENT OF LAPSED NSLI AND USGLI

(a) Effective 25 June 1970, lapsed term insurance may be reinstated within 5 years of the date of lapse upon submission of the required health evidence and two monthly premiums - one for the month of lapse and one for the premium month in which reinstatement requirements are met. The two monthly premiums required will be one at the rate on the expired term and one at the rate for the new term if the reinstatement is effective in the following term period.

(b) Lapsed permanent plans may be reinstated at any time except that: (1) an endowment policy must be reinstated within the endowment period and (2) a J, JR, or JS policy must be reinstated within 5 years from the date of lapse. The premium requirements are the payment of all back premiums plus interest if the policy has been lapsed longer than 6 months. Health evidence will be required when there is less than 5 years extended insurance remaining on the lapsed permanent plan policy.

8-12. AUTOMATIC RENEWAL OF NSLI and USGLI

A 5-year term policy which is not lapsed at the end of the term period is automatically renewed for an additional 5-year period except that NSLI on the Limited Convertible Term Plan cannot be renewed after the insured's 50th birthday. The premium rate for each renewal is based on the attained age of the insured.

8-13. CONVERTIBILITY OF NSLI AND USGLI

Any term policy which is in force may be converted to a permanent plan if all requirements are met. However, policy-holders who are totally disabled are not eligible to convert to any of the three endowment plans.

8-14. EXCHANGE OF NSLI RS POLICIES TO LIMITED CONVERTIBLE TERM POLICIES

Veterans who have the so-called post-Korea 5-year term policies in force (these policies have a number prefixed by the letters RS) are eligible to exchange their policies to the Limited Convertible 5-Year Level Premium Term Plan. The Limited Convertible Term Plan provides the same coverage at greatly reduced cost, but it cannot be issued or renewed after the insured's 50th birthday. Before the end of the term period in which the insured reaches his 50th birthday, he must convert the Limited Convertible term policy to a permanent plan of insurance if he wishes to continue his insurance protection.

8-15. DIVIDENDS ON NSLI AND USGLI POLICIES

(a) Dividends are payable, as declared, only to policyholders with participating policies. (Participating policies are policies with the letter K or V before the policy number.) You may ask for your dividend to be (1) paid to you in cash; (2) held as a credit, with interest, to keep your insurance from lapsing if you forget to pay premiums on time; (3) applied to pay premiums in advance; (4) used to reduce a loan or lien indebtedness against policy; or (5) placed on deposit with interest. The deposit option is allowed only on permanent plans.

(b) Effective 1 July 1972, persons insured with active NSLI policies on which annual dividends are paid may use their dividends

[redacted]

to buy amounts of paid-up life insurance in addition to the basic policy.

8-16. GUARANTEED VALUES ON PERMANENT PLAN NSLI AND USGLI POLICIES

Every permanent plan policy provides for a guaranteed value which is available to the insured at any time after the end of the first policy year, provided premiums have been paid for at least 1 year. These include cash value, paid-up insurance, extended term insurance, and a policy loan provision. The amounts vary with the type of policy, the age of the insured on the effective date of the policy, and the length of time the policy has been in force.

8-17. BORROWING ON NSLI AND USGLI POLICIES

(a) In financial emergencies, retired members who hold GI life insurance are better off to borrow on their policies rather than cash them in to raise money. All protection ceases forever when the policy is surrendered for cash.

(b) An amount up to 94 percent of the cash surrender value may be borrowed on permanent plans policies. (Term insurance has no loan value.)

(c) Annual interest on a policy loan is due on the anniversary date of the loan. If not paid, it becomes a part of the loan principal. Should a retired member die before repaying the loan in full, the unpaid balance is deducted from the policy proceeds before the beneficiary is paid.

8-18. TOTAL PERMANENT DISABILITY

NSLI policyholders who become totally disabled and are likely to remain so for 6 or more months should consult the VA about their entitlement to a premium waiver. USGLI policyholders who become totally and permanently disabled should consult the VA about their right to receive the proceeds of their policies in monthly payments. Both groups should write to the VA office to which they are paying premiums or visit the Veterans Assistance Office at their nearest VA office.

8-19. TOTAL DISABILITY INCOME PROVISIONS OF NSLI AND USGLI POLICIES

Full information about the total disability income provision which eligible policyholders may add to their policies is available from the VA office to which these policyholders are paying premiums or the Veterans Assistance Office in the nearest VA office. A policyholder must meet good health requirements to add the provision to his policy. The total disability income provision provides a monthly benefit for totally disabled insureds under certain conditions. This provision must be applied for before your 55th birthday on NSLI and before your 65th birthday on USGLI.

CHAPTER 9

YOUR PERSONAL AFFAIRS

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CHAPTER 9

YOUR PERSONAL AFFAIRS

9-1. PROTECTING YOUR FAMILY

(a) In time of emergency it is important to have your family and those who act for you able to take immediate action with regard to your personal affairs. Emergencies arising when you are away from home, sick or disabled, or in the event of death, can cause trouble and loss if you have not provided the necessary information about your personal affairs.

(b) Experience in talking to widows of retired personnel reveals that many of these women are the victims of "wishful thinking." They think that the Coast Guard assumes full responsibility for a funeral, the expenses incurred, and that the Coast Guard determines survivors' eligibility for benefits from the Veterans Administration and other agencies. They do not know the regulations governing these matters or where to find them.

(c) It is important for you to remember that your Coast Guard pay ceases with your death. There is no form of compensation or pension which is automatically paid to survivors of all retired members. Your dependents and survivors have to file claim in order to obtain benefits to which they may be entitled. To substantiate their claims, documents and information concerning your military service are required when making application for most benefits.

(d) No one likes to think about his own death, but only an unwise man will neglect to prepare for the future. It is your duty to prepare your wife, husband, or other next of kin for the time when she or he may survive you. There are many things you can do and much sound advice you can give which will help your survivor at that difficult time.

(e) As a suggestion, it is wise to learn about the laws of the state in which you reside which will probably affect your family in the event of your death. You should seek legal assistance and advice on this matter. Counsel of this nature is available from your legal assistance officer or, if you prefer, your civilian attorney.

(f) Start now to gather all the papers, documents, and records which will be helpful to you and also helpful to your survivor or executor in the future. A Check-Off List Enclosure (1) has been included as a reminder of things to be done.

9-2. VALUABLE PAPERS

(a) It is advisable to have a list of all valuable documents with a statement as to where they are located. The suggested Personal Affairs Record in Enclosure (2) may be filled in as a ready reference for you and to lighten the burden of your survivors. Keep all your military papers together and have a statement compiled of your military service giving essential information, such as record of your service in any branch of the service, first entry on active duty, record of last active duty, and the highest grade or rate held. All other valuable papers, such as original marriage certificate, divorce decree, death certificate of spouse, copies of income tax returns, title to car, deeds, insurance policies, securities, and bonds should be placed in safekeeping as in a safe deposit box. If the safe deposit box is in the joint names of you and your spouse or other survivor, immediate access to your valuable papers may be had by the joint holder of the safe deposit box. Otherwise, it may be necessary to obtain a court order before the safe deposit box can be opened following your death.

(b) In making application for benefits, you or your survivor will be required to produce documentary evidence of your military service and family history. If such documentary evidence and information are available, it will relieve a lot of uncertainty and facilitate the settling of your estate.

9-3. POWER OF ATTORNEY

(a) A power of attorney is a legal document through which you give another person the full and complete power to act for you either in some particular transaction or in any and all transactions. The person so appointed is known as your "attorney in fact." The actions taken by your legally appointed attorney in fact are as binding on you as if you had personally acted in the matter, and it is not required that you be consulted prior to your attorney in fact taking action.

(b) In a few instances powers of attorney may be very useful, particularly where transactions are required and you are wholly unable to be at the required place. On the other hand, a power of attorney given simply to satisfy a whim or simply because you feel it is expected of you is the surest and most direct route to disaster.

(c) Powers of attorney are of two kinds. A limited power of attorney authorizes your attorney in fact to act for you in one or in certain named transactions. A general power of attorney authorizes your attorney in fact to act for you in any transaction, regardless of type, amount, or the consequences involved. Under a general power of attorney, your name may be pledged to loans or to mortages and your property may be sold for any amount regardless of its worth.

(d) A power of attorney may not be needed, or it may be advisable for you to execute a limited or a special power of attorney with authority for your attorney in fact to perform certain stated acts under certain stated conditions and no more. In fact, it may also be desirable to limit the duration of your attorney's authority.

(e) Before you execute a power of attorney consult your legal assistance officer or other qualified legal counsel.

(f) The legal authority granted in a power of attorney is revoked by the death of either the grantor or grantee, by any time limit set by the document itself, or by specific revocation. If you have an outstanding power of attorney which has served its purpose, you should seek its return. In addition, if you have such an outstanding power of attorney which has been recorded in public records, and you have any reason to believe that the powers granted thereunder might be abused, you should consult your legal assistance officer or civilian attorney about obtaining surrender of the original power of attorney and recording a specific revocation thereof in the proper public records.

(g) You should notify your next-of-kin or dependents whether or not you have granted a power of attorney and to whom. There is space for this information on the suggested Personal Affairs Record form in Enclosure (2).

9-4. YOUR WILL

(a) A will is a written instrument wherein you make known your wishes and dictate the distribution of your property upon your death. If you do not leave a will your property will be distributed in accordance with the laws of descent and distribution as they prevail in your state. Every person needs a will unless he has absolutely no property of any kind, i.e., money, stocks and bonds, real estate, or personal property.

(b) The use of will forms where you simply fill in the blanks is strongly discouraged. There are very few persons whose circumstances and desires permit the use of a will form. Further, many persons do not know the true value of their estates and the possible tax consequences that will prevail on their death. Many persons do not know that their life insurance constitutes a very real part of their estates for tax purpose.

(c) It is of utmost importance that everyone consult a qualified attorney concerning his estate for the purpose of estate planning and preparation of a will. We all work a lifetime for financial security and the security of our loved ones. None of us plans to leave a substantial portion of his estate to the tax authorities. Yet, through one simple inattention or one's belief that his estate will not be large enough for a substantial tax, he may deprive his dependents of sorely needed funds and force the sale of valuable properties in order to discharge his estate's indebtedness for taxes.

(d) You should notify your next-of-kin or dependents whether or not you have executed a will and where it may be found. There is space for this information on the suggested Personal Affairs Record form in Enclosure (2).

(e) Consult your legal assistance officer now or, if you prefer, your civilian attorney.

CHAPTER 10

DEATH AND BURIAL OF RETIRED MEMBERS

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CHAPTER 10

DEATH AND BURIAL OF RETIRED MEMBERS

10-1. FILING REPORT OF DEATH

(a) If death of a retired member occurs at home or in other than a naval hospital, the next of kin or person representing next of kin should notify the Commandant (G-PS-1), U.S. Coast Guard Headquarters, Washington, DC 20593. (Use clip-out form of notification following Check-Off List in Enclosure (1).) When the death of a retired Coast Guard member occurs in a naval hospital, the commanding officer of the hospital will make notification with disposition to be made of the body (if this latter information is furnished by the next of kin).

(b) In order that prompt payment may be made of any funds due (such as unpaid pay and allowances, annuity payments if survivor is eligible under the Retired Serviceman's Family Protection Plan or Survivor Benefit Plan), a clip-out notification form has been included Enclosure (1). The completed form, together with any uncashed retired pay check, should be forwarded to The Commanding Officer (RET), U.S. Coast Guard, Military Pay Center, 6501 Lafayette Ave, Riverdale, MD 20737.

10-2. UNCASHED CHECKS FOR RETIRED PAY

(a) RETIRED PAY CEASES UPON THE DEATH OF THE RETIRED MEMBER. The next of kin should return all unnegotiated United States Government checks drawn to the order of the deceased representing pay and allowances immediately to the Military Pay Center. (See clip-out form in Enclosure (1).) The checks will be canceled and the appropriate portion thereof will be credited to the pay account of the decreased.

(b) Any other United States Government checks drawn to the order of the deceased for other purposes such as compensation or pension from the Veterans Administration should be returned to the agencies from which they were received with a request for further instructions.

(c) Even if the member's account is in a suspended status due to total waiver of retired pay in favor of a VA pension/compensation, the next of kin should notify the Military Pay Center of the member's death. The VA pension ceases at the end of the month prior to the month of death and prorated retired pay is due from the first of the month through the date of death.

10-3. BURIAL EXPENSES

(a) The Coast Guard can

pay no part of the charges for preparing, encasing and shipping the body of a retired member except in cases where the retired member is hospitalized during periods of extended active duty and continues as a patient in a United States Government Hospital to the date of his death.

(b) There is no charge for gravesites or for the opening or closing of graves in a national cemetery. However, expenses incident to preparation, casketing or transportation of remains from the place of death to a national cemetery must be met from private funds.

(c) Both the Veterans Administration and the Social Security Administration provide for partial reimbursement of burial expenses under certain conditions, regardless of whether burial is in a national cemetery.

(d) Information concerning survivor payments under Social Security may be obtained from the nearest Social Security office (see Article 5-6). These payments include a lump-sum death payment which in some cases can be paid to the funeral home or to reimburse the person who paid the burial expense.

(e) The Veterans Administration will provide a sum authorized by law toward burial expenses of a retired member who was receiving Veterans Administration compensation for a service-connected disability at the time of his death, or, but for the receipt of retirement pay, would have been entitled to disability compensation; or was retired for a disability incurred in line of duty. When death occurs in a VA hospital, cost of transportation or remains to point of burial is also paid by the Veterans Administration.

(f) The law (38 U.S.C. 902) which provides for the VA statutory burial allowance specifies that no claim shall be allowed for more than the difference between the entire amount of the expenses incurred, and the amount as reduced through receipt of payment from any political agency or subdivision of the United States or of a State, or the employer of the decreased member. It is not payable if it would revert to the funds of a public or private organization, such as an insurance company or burial association.

(g) A claim must be filed with the Veterans Administration on VA Form 21-530 WITHIN TWO YEARS after the date of the retired member's burial, by the undertaker if he is unpaid, or by the person whose personal funds were used to pay the burial expense.

10-4. BURIAL IN NATIONAL CEMETERY

(a) Member. A member or former member whose last active service terminated honorably is eligible for burial in any national cemetery in which grave space is available except Arlington. Effective 17 February 1967 eligibility for burials in Arlington National Cemetery was limited to the following:

(1) Honorably discharged veterans and their dependents are eligible to be inurned in the columbarium. A columbarium is a structure where cremated remains are inurned in niches. All niches will be covered with a permanent plate containing the information usually put on a tombstone.

(2) Persons dying on active duty in the Armed Forces.

(3) Retired members of the Army, Navy, Air Force, Marine Corps, or Coast Guard who have performed active Federal service, are carried on official service retired list and who are eligible to receive compensation stemming from service in the Armed Forces.

(3) Recipients of the Medal of Honor.

(4) Persons otherwise eligible by reason of honorable military service who have also held elective office in the U.S. Government or served on the Supreme Court or in the Cabinet or in an office compensated at Level II under Executive Salary Act. (See 5 U.S.C. 5313 and 22 U.S.C. 866.)

(5) The spouses, minor children, and dependent adult children of the persons listed in (1) through (4) above and of persons already buried in Arlington.

For arrangement information, see Articles 10-5 and 10-6. Regulations governing national cemeteries provide that gravesites will not be reserved. Gravesites are assigned only upon immediate requirement for burial purposes.

(b) Spouse The spouse of a retired member may be buried in the same grave in which the retired member has been or will be interred. If the spouse should die first, she may be buried in a national cemetery provided that prior to burial the retired member executes an agreement to the effect that upon his death he elects to be buried in the same grave. The superintendent of the cemetery will provide the forms for such agreement at the time of interment of the spouse.

(c) Minor Children Minor children of a retired member may be buried in the same grave in which either parent has been or will be interred. Should the death of the child occur prior to that of either of the parents, interment may be made upon execution by the retired member of the agreement specified above.

[redacted]

(d) Adult Child Physically or Mentally Disabled. Unmarried adult children who were up to the time of their death physically or mentally disabled and incapable of self-support by reason of physical or mental condition may be buried in the same grave in which the retired member has been or will be interred provided space therein is available. Should the death of an eligible adult child occur prior to that of either of the parents, interment may be made upon certification of the retired member that he or she will be buried in the same grave. Requests for interment should be submitted through the superintendent of the national cemetery in which interment is desired. Requests must be accompanied by a notarized statement of data as to martial status, degree of dependence of the deceased chiild, and the name of the child's parent upon whose military service interment is being requested. A certificate of a physician as to the physical and/or mental disability also must be submitted.

(e) Parents Not Eligible. Parents and parents-in-law are not eligible for interment in a national cemetery by reason of relationship to a retired member regardless of whether they are dependent upon the retired member for support and/or are members of his household.

10-5. ARRANGEMENTS FOR BURIAL IN NATIONAL CEMETERY OTHER THAN ARLINGTON NATIONAL CEMETERY

(a) At the time of death of a retired member, spouse, or child eligible for burial, the mortician or other person responsible for funeral arrangements should request burial directly to the superintendent of the national cemetery in which the interment is desired. The following information should be furnished: name, grade, service number, social security number, date of death and dates of entry and separation from the last active service of the retired member upon whose service the request for burial is predicated. It is suggested that pertinent service and other burial data and instructions for use in the event of death be placed with your papers for use when required.

(b) Remains should not be shipped to the national cemetery nor should final time of burial be set until the interment has been authorized and all arrangements with the superintendent of the national cemetery have been completed. This process normally takes up to 48 hours.

10-6. ARRANGEMENTS FOR BURIAL IN ARLINGTON NATIONAL CEMETERY

When interment in Arlington National Cemetery is desired, the person

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making arrangements for the interment should communicate as soon as possible with the Office of the Cemetery Superintendent. The Office is open from 8:00 A.M. to 5:00 P.M. Monday through Friday and from 9:00 A.M. to 5:00 P.M. Saturday, Sunday and holidays, for receipt of calls about funeral arrangements. The telephone number is Area Code 202, 695-3253, 695-3250 or 695-3255. When a request for interment is received, a tentative date and time for services will be set pending verification from official records of the decedent's entitlement to burial. Until the decedent's eligibility for burial has been verified by cemetery personnel and tentative arrangements are confirmed, the remains should not be shipped to Arlington and the date, time and place of interment should not be announced in newspapers. The Office of the Cemetery Superintendent is accustomed to working with funeral directors, and direct communications between the decedent's next of kin or family and cemetery personnel is not required. However, the funeral director or other person contacting the Office of the Superintendent should have available the following information: name, grade, service number, social security number, date of death and dates of entry and separation from the last active service of the retired member upon the basis of whose service the burial is requested. It is suggested that the above information and any other burial instructions be compiled by retired members, and put in a place known by, and easily accessible to the next of kin or other person who may have to make funeral arrangements. There is normally no reason to safeguard such information in the same manner a will is usually protected, such as by placing it in a safe deposit box.

10-7. HEADSTONES OR GRAVE MARKERS

A headstone or grave marker is available without charge for any deceased veteran of wartime or peacetime service whose last period of active service was terminated honorably. Any Veterans Administration office will provide information and other assistance in filing headstone or grave marker applications.

(a) Inscription. The headstone inscription authorized by the Department of Memorial Affairs includes: full name, state, highest grade, component of the service, war period of service (as shown on official records such as World war I and/or II, Korean, etc.); date of birth and death, and decorations. The Latin Cross, Hebrew emblem or other religious emblem is authorized and may be placed on the headstone if desired. Fraternal and organizational emblems are also permitted, but inscription must be at

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private expense.

(b) National Cemetery. No application is required for headstone for graves of retired members, wives, and children who are buried in a national cemetery. The grave of a spouse or child who predeceased the retired member will be marked at the time of interment with the same type Government headstone or marker with appropriate religious emblem, as normally would be furnished for the service member.

(c) Private Cemetery. If burial is in a private cemetery, application for a headstone must be made to the Director, National Cemetery System (42), Veterans Administration Central Office, 810 Vermont Ave., N.W., Washington, DC 20420. The proper form to be used is VA Form 40-1330. Instructions should be read carefully. Some cemeteries restrict the type and design of a headstone or marker. The person submitting the application must arrange for transporting the headstone from the freight station designated to the cemetery and placement thereof at private expense, if there are erection charges. Approximately 90 days may be required to process a headstone application, manufacture a marker, and ship or mail it to its final destination. Considerably more time would be required in instances whre the application is not complete or where the information shown thereon does not conform to the authorized inscription, thereby necessitating an exchange of correspondence.

(d) Veterans Administration Cemetery. If a retired person dies while a patient in a VA hospital or domiciliary, he is entitled to burial in a VA cemetery located at the hospital or domiciliary which is considered a part of that facility. He is also entitled to a headstone or marker without cost, and no application need be made.

10-8. FLAGS FOR BURIAL PURPOSES

(a) An American flag will be furnished by a VA office or a first-class post office to drape the casket of each retired member. Funeral directors usually have the forms used in applying.

(b) When a flag is used to drape the casket of a deceased member, it must be delivered to the next of kin following the interment. In those instances where the flag is not claimed by the next of kin, it may be given to a close friend or associate of the deceased member. Subsequently, however, a second flag may not be issued to the next of kin who may later claim such flag.

10-9. MILITARY CEREMONIES OR HONORS

The rendition of military ceremonies or honors depends upon the status of the decedent and upon the availability of Armed Forces personnel at an Armed Forces installation near the national cemetery. If it is determined by the commander of such installation that personnel are not available, the next of kin or his representative may be able to arrange for the rendition of honors by members of local veterans organizations. Although the cemetery superintendent is not authorized to assume responsibility for providing honors, he may be able to assist the next of kin when desired and if practicable under the particular circumstances.

10-10. ORGANIZATIONS OFFERING ASSISTANCE

The widow(er) or immediate survivor of the retired member may receive advice and assistance from various service and veterans' organizations. Representatives of these organizations will be glad to furnish aid in completing any required forms and information concerning benefits. Organizations offering assistance to survivors include: The Fleet Reserve Association, 1303 New Hampshire Avenue, N.W., Washington, DC 20036; The Retired Officers Association (TROA), 201 N. Washington St, Alexandria, VA 22314, Disabled Officers Association, 927 S. Walter Reed Dr., Arlington, VA 22204, Reserve Officers' Association, 1 Constitution Avenue, N.E., Washington, DC 20002; and service organizations such as the American Legion, Veterans of Foreign Wars, Disabled American Veterans, etc.

10-11. BURIAL AT SEA

Requests to conduct burials at sea of the remains of inactive service personnel or civilians shall be referred to the district commander in the area in which death occurs or burial is desired. Based on operational commitments, the district commander will grant authority and arrange for the burial directly with authorized persons having charge of the remains. The date of burial will be determined by the availability of the Coast Guard vessel concerned. The transportation of the next of kin aboard the vessel for the ceremony will be at the discretion of the commanding officer.

The following papers shall be presented to the commanding officer concerned before the remains are taken into the custody of the Coast Guard:

(1) The signed request and authorization from the person authorized to direct disposition of the remains.

(2) A transit permit or burial permit issued by the responsible civil authorities at the place of death, whether or not the remains are cremated. Appropriate entry regarding the presentation of such papers, together with specific identifying data

regarding them, shall be made in the log. After the burial, these papers shall be appropriately endorsed by the commanding officer of the ship concerned as to the fact of the burial, and forwarded to Commandant (G-PS).

(c) There is no authority for the direct expenditure of Government funds for materials in connection with disposition of remains in such cases.

(d) The district commander may authorize the attendance of the next of kin at the burial at sea ceremony, subject to compliance with current directives concerning the transportation of civilians on board Coast Guard vessels.

CHAPTER 11

SURVIVOR BENEFITS AND PRIVILEGES

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CHAPTER 11

SURVIVOR BENEFITS AND PRIVILEGES

11-1. UNPAID PAY AND ALLOWANCES (ARREARS OF PAY)

When the notification of the death of a member (see clip-out form in Enclosure (1)) is received the Commandant (G-PS-1) will send to the designated beneficiary or next of kin a claim form (SF 1174 or SF 1175) on which to apply for the member's unpaid pay and allowances with instructions regarding its completion. Unpaid pay and allowances include travel or transportation allowances, savings found on deposit, and the like, which remains to the credit of the member at the time of his death. Retired pay ceases on the death of the retired member and is not payable to survivors, except for uncashed checks or portions thereof to which the retired member was entitled prior to his death.

11-2. DEATH GRATUITY TO SURVIVORS

(a) If a retired member dies during the 120-day period following termination of his active service and the Veterans Administration determines that the death was service-connected, a death gratuity is payable to certain survivors in order of precedence specified in the law. The 120-day period begins on the day following the date of release from active duty. Before payment is made, the Administrator of Veterans Affairs must determine that the death resulted from a disease or injury incurred or aggravated while on active duty. If the Administrator of Veterans Affairs so determines, an application for the death gratuity is forwarded by Commandant (G-PS-1) to the person entitled to the gratuity.

(b) The death gratuity is a lump sum equal to six months' basic pay (plus special, incentive and proficiency pay) at the rate to which the deceased member was entitled on the date of his death, but shall not be less than $800 nor more than $3000.

11-3. ANNUITIES UNDER THE RETIRED SERVICEMAN'S FAMILY PROTECTION PLAN AND SURVIVOR BENEFIT PLAN

If the retired member elected to receive a reduced amount of retired pay to provide an annuity for his or her spouse and/or children under the Retired Serviceman's Family Protection Plan (10 U.S.C. 1431-1446, as amended) and Survivor Benefit Plan (SBP) (10 U.S.C. 1447 et seq.), the spouse or other designated survivor should notify Commandant (G-PS-1) of the death of the member and request annuity application forms. (See clip-out form in Enclosure (1).) Immediately upon receipt of such request, or official notice of death, the Commandant (G-PS-1) will supply the necessary forms and information. (See Chapter 6.)

11-4. IDENTIFICATION AND PRIVILEGE CARDS

(a) Retired Member's ID Card. Upon the death of a retired member, his personal identification card should be turned in at the nearest Coast Guard facility.

(b) Survivors' ID Cards

(1) Unremarried widow(er)s, eligible dependent children, dependent parents and parents-in-law are entitled to a Uniformed Services Identification and Privilege Card (DD FORM 1173).

(2) Coast Guard identification card issuing activities are authorized to verify the eligibility of survivors of deceased Coast Guard retired members and renew their cards on a "card for card" basis only upon satisfactory identification of the surviving dependents. When the eligibility of a claimed dependent is questionable, the application shall be forwarded to Commandant (G-PS-1), U.S. Coast Guard, Washington, DC 20593, with statements and supporting documents (sponsor's orders reflecting retirement with pay, marriage certificate, birth certificates of widow(er) and children, as applicable, and interlocutory or final decree of adoption, if applicable). Application for original, lost or stolen cards shall be forwarded to Commandant (G-PS-1) with the necessary supporting documents listed above, as applicable.

(3) If a widow(er) is over age 65 and not entitled to Social Security Hospital Insurance (Part A) he or she must obtain a letter from the Social Security Administration certifying non-entitlement to such insurance. The dependent would then remain eligible for care in civilian medical facilities under CHAMPUS.

(4) A widow(er) who remarries is not entitled to any benefits unless her present husband is on active duty or retired member. When a widow(er) remarries, stepchildren also lose their entitlement to all but medical benefits. Remarried widow(er)s who become single again through divorce or death of the subsequent spouse may have commissary, exchange, and theater privileges restored upon presentation of proof of eligibility through relationship to a deceased Coast Guard sponsor. A copy of the death certificate of the subsequent spouse or a copy of the final decree of divorce must be submitted with the application to Commandant (G-PS-1) for restoration of these privileges. Medical care may not be authorized as the Federal statute governing entitlement to this benefit specifically states that a widow(er) must be

unremarried in order to be eligible for health care benefits.

(5) Applications on behalf of incapacitated children over age 21 must be sent to Commandant (G-PS-1) for adjudication. A disabled child over age 21 may be eligible for benefits only if the disability was incurred prior to attainment of that age and the child was at the time of the member's death dependent upon the sponsor for more than one-half of his or her support. A written statement must be obtained from an attending physician or appropriate official of a hospital or institution certifying that the mental or physical disability renders the child incapable of self support. The statement should contain the following information: (a) general statement of the nature and extent of the disability; (b) date (best estimate) that the disability commenced; (c) child's nearest age at the onset; (d) a positive statement that the disability renders the child incapable of self-support and, if the disability is not permanent, an estimated date when recovery could be expected.

(6) For an eligible child 21 or 22 years of age enrolled full time in an approved educational institution, the widow(er) must certify in block 18:

"Date of enrollment_____; expected date of graduation_______; and attendance is on a full-time basis (12 semester hours or more) at_______."

(7) Upon the expiration date of date of ID cards for widow(er)s, and eligible children of deceased members (3 years from the date of issue), the cards may be renewed provided that the widow(er) has not remarried and that the children still qualify. Requests for renewal cards should be made as indicated above.

11-5. MEDICAL CARE

Dependents of retired members, who are eligible for medical are under the Uniformed Services Health Benefits Program, will continue to be eligible for such care after the retired member's death.

11-6. GOVERNMENT LIFE INSURANCE

The widow(er) or designated beneficiary of a retired member holding a National Service Life Insurance Policy or U.S. Government Life Insurance Policy may write to the Veterans Administration for claim forms on which to apply for the insurance benefits. The VA regional office will be able to assist; or requests can be made to the Veterans Administration, 5000 Wissahickon, Philadelphia, PA 19101. Be sure to include the policy number in all correspondence. Also give full identifying information concerning the

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deceased service member such as full name, service number, social security number, branch of service, VA file number and VA claim (C or XC) number. This will facilitate handling of claims and answering correspondence

11-7. SERVICEMEN'S GROUP LIFE INSURANCE

If a retired member is insured under Servicemen's Group Life Insurance and dies within 120 days of the date of his retirment, his widow or designated beneficiary must submit VA Form 29-8283 and certified copy of death certificate to the Office of Servicemen's Group Life Insurance, 212 Washington St., Newark, NJ 07101, to claim death benefits. VA Form 29-8283 will be furnished by the Commandant (G-PS) or may be obtained from any local office of the Veterans Administration.

11-8. DEPENDENCY AND INDEMNITY COMPENSATION

Survivors of deceased members may be eligible for Dependency and Indemnity Compensation (DIC) payable by the Veterans Administration if the service member dies from (a) a disease or injury incurred or aggravated in line of duty while on active duty or active duty for training, (b) an injury incurred or aggravated in line of duty while on inactive duty training, or (c) a disability otherwise compensable by the VA. (See Article 8-1.)

11-9. SOCIAL SECURITY BENEFITS FOR SURVIVORS

Payment of Social Security benefits to survivors of deceased personnel are based on the Social Security wage credits credited to the member for military service during and after World War II or earned in civilian life. (See Article 5-5.)

11-10. CIVIL SERVICE PREFERENCE FOR WIDOWS AND MOTHERS

Certain Civil Service preference benefits are granted to unremarried widows or mothers in connection with examinations, ratings, appointments, and reinstatements if they wish to apply for a Civil Service position. In some cases, 10 points' preference in addition to their ratings in Civil Service examinations may be given.

ENCLOSURE (1)

CHECK-OFF LIST FOR RETIRED PERSONNEL AND SURVIVORS

The head of a family should make things easier for himself/herself and family by having papers in order and informing dependents of their rights and benefits. The following check-off list has been prepared for that purpose.

RETIRED MEMBER

1. PROTECT YOUR FAMILY. Read and review the Guide with your family. Keep them informed of their rights and benefits. Complete Appendix B.

2. CHANGE OF ADDRESS. (See Chapter 2.) Notify as appropriate.

a. Commanding Officer (RET), U.S. Coast Guard, Military Pay Center, 6501 Lafayette Ave, Riverdale, MD 20737.

b. Veterans Administration Regional or other office as appropriate.

c. Commandant (G-PS-1), U.S. Coast Guard Headquarters, Washington, DC 20593.

3. KEEP COPIES OF YOUR COAST GUARD RECORDS AND RETIREMENT PAPERS such as your DD Form 214 in a safe and orderly file. You and your family will need information from these records in order to apply for certain benefits.

4. KEEP YOUR BENEFICIARY CURRENT. Make changes as necessary due to change in marital status, deaths, etc.

5. CORRESPONDENCE CONCERNING BENEFITS. Include agencies' file number (i.e., Veterans Administration C number; Social Security number) and identify yourself completely by full name, grade, service number, social security number, and branch of service.

6. "HELP YOUR WIDOW WHILE SHE'S STILL YOUR WIFE." Free publication, retirement planning - Write: TROA, 201 N. Washington St, Arlington, VA 22204.

SURVIVORS

1. BURIAL in a National Cemetery, reimbursement of burial expenses, and headstone information contained in Chapter 6.

2. NOTIFICATION IN EVENT OF MEMBER'S DEATH.

a. Immediately upon death of retired member forward copy of death certificate to Commandant (G-PS-1), U.S. Coast Guard Headquarters, Washington, DC 20593. Give any change of address for yourself or executor of estate. This will assist in expediting payment of survivors benefits.

b. At same time fill out second clip-out form letter and send to the Commanding Officer, U.S. Coast Guard, Military Pay Center, Retired Pay Branch, 6501 Lafayette Ave., Riverdale, MD 20737.

3. REVIEW PERSONAL AFFAIRS RECORD in Appendix B for essential information concerning retired member and location of important documents.

4. BENEFITS FOR SURVIVORS. Don't hesitate to apply for any benefits to which you think you are entitled. Enclose all documents that application requires.

5. OBTAIN NEW ID CARD. Widows and surviving dependents over ten years of age should obtain new ID card (DD Form 1173). (See Chapter 7.)

6. ADVICE AND ASSISTANCE. Contact any Coast Guard activity, Veterans Administration, American Red Cross, Navy Mutual Aid (for members), or any veterans organization.

7. PERIODIC CHECK OF SOCIAL SECURITY. Check approximately every three years on Social Security status.

8. PERIODIC CHECK ON INSURANCE POLICY. Check your insurance policies periodically to insure current beneficiary.

9. READ PUBLICATIONS IN BIBLIOGRAPHY.

Enclosure (1) (Cont):

NOTIFICATION TO COMMANDANT (G-PS-1) OF DEATH OF RETIRED MEMBER

From: ______________________________
(Full name)

____
(Mailing address - Street address or P.O. Box)

____
(City, state, and zip code)

To: Commandant (G-PS-1)
U.S. Coast Guard
Washington, DC 20593

Subj: ______________________________
(Last Name First Name Middle Name grade/rate service no.)

__________; notification of death of retired member.
(Social Security Number)

1. Enclosure (1) is forwarded.

2. I am the (circle one) widow son daughter executor administrator parent other __________ (Specify) of the deceased member.

______________________ (Date)

______________________ (Signature)

Encl: (1) Copy of death certificate for subject member

Enclosure (1) (Cont):

NOTIFICATION TO MILITARY PAY CENTER OF DEATH OF RETIRED MEMBER

From: ____
(Full name)

____
(Mailing address - Street address or P.O. Box)

____
(City, state, and zip code)

To: Commanding Officer (RET)
U.S. Coast Guard
Military Pay Center
6501 Lafayette Ave
Riverdale, MD 20737

Subj: ____
(Last Name First Name Middle Name grade/rate service no.)

______________; notification of death of retired member.
(Social Security Number)

1. The last pay check of subject man, enclosure (1), is returned ( ) is not enclosed ( ) (Check appropriate box).

2. I am the (circle one) widow son daughter executor administrator parent other ___________ of the deceased member.
(Specify)

______________________ ______________________
(Date) (Signature)

Encl: (1) Last pay check (cross out, if not appropriate)

ENCLOSURE (2)

RECORD OF PERSONAL AFFAIRS

(First) (Middle) (Last Name)

(Grade or Rate) (Social Security Number) (Service Number)

(Street Address) (City and State)

(Date and type of retirement)

Disability: (if any, indicate details including percentage etc.)

I. PERSONAL RECORD:

1. Place and date of birth
(Town) (State) (Month, day,year)

2. Naturalization (if applicable)
(Month, day, year)
by
(Designation and location of court granting naturalization)

3. Parents' names:

Father
(First) (Middle) (Last)

Date and place of birth

Mother
(First) (Middle) (Last)

Date and place of birth

4. Your Marriage(s):

To whom
(First) (Middle) Last)

Place and date
(Town) (State) (Month, day, year)

To whom
(First) (Middle) Last)

Date and Place
(Town) (State) (Month, day, year)

Enclosure (2) (Cont):

5. Children (full name, place and date of birth; if living apart from parent list address - minors indicate name of guardian)

____

____

____

6. Name and address of personal lawyer or trusted friend who may be consulted in regard to my personal or business affairs:

____
(Name of Lawyer or friend)

____
(Street) (Town) (State and Zip Code)

II FAMILY RECORDS LOCATION:

1. Birth certificates or other proof of date of birth of self and of each member of immediate family (required by insurance companies and Social Security Administration)

____

____

____

2. Naturalization papers (if not born in United States)

____

____

3. Marriage certificate (necessary in order to establish claims for certain payments and benefits and in connection with the will, also social security and VA benefits) ________________________

____

4. Divorce decree, death certificates, or certified copies thereof (in case of either spouse)______________

____

III MILITARY SERVICE PERSONAL FILE LOCATION:

1. Retirement order, discharge papers, orders, etc.

____

____

IV. OTHER IMPORTANT PAPERS:

1. Will:

a. I have executed a will ( )
I have not executed a will ( )

(1) Will located at ____________________

(2) Lawyer's name and address ________________

____

(3) Executor's name and address ______________

____

2. Power of attorney:

a. I have executed a power of attorney ( )
I have not ( )

b. Executed a power of attorney dated ______________
(Month, day, year)

naming __________________________________
(Agent or attorney in fact) (Address)

3. Income tax:

a. Copies of my Federal income tax returns and related papers are located at ________________

____

b. Copies of ______________ income tax returns and
(Name of State)

related paper are located at ________________

4. Other taxes:

a. Copies of ______________ income tax returns and
(Property, etc.)
related paper are located at ________________

Enclosure (2) (Cont):

V. INSURANCE:

1. I have the following types of life insurance:

Government ☐ Commercial ☐ Both ☐

2. Insurance Company/Policy Number/Amount/Payment Option

____

____

____

____

3. The policies are located at ______________________

4. Premium receipts are located at ______________________

5. I have insurance coverage by Professional, Fraternal or Trade Association: (such as Navy Mutual Aid, Railroad Retirement, etc.)

a. Association and address ______________________

____

b. Policy No.__________________
Amount of Insurance__________
(Add in manner similar to above pertinent information though necessary regarding property, accident, liability, or other insurance protection you may have.)

VI. ANNUITIES (RETIRED SERVICEMAN'S FAMILY PROTECTION PLAN, SURVIVOR BENEFIT PLAN, CIVIL SERVICE, ETC.)

1. Annuities are payable as follows:

Government ☐ Commerical ☐ Both ☐

2. Retired Serviceman's Family Protection Plan and/or Survivor Benefit Plan payable as follows:

Payable to: ______________________________________

Address: ____

3. Other annuity ______________________________________
(Name of Organization)

Payable to: ______________________________________

Address: ____

4. Papers located at: ______________________________

VII. SOCIAL SECURITY DATA:

1. Social Security Number ____________________
2. Location of social security card or stub ____________
3. Social security tax payments have been made. (List years) ____________________
4. Location of up-to-date employment record, including place and type of work in each case: ____________________

____

VIII. PROPERTY OWNERSHIP OR INTEREST THEREIN:

1. Real estate located at ____________________

   a. The property is encumbered by a ____________________

   ____
   (Mortgage, trust, deed, etc.)

   Held by ____________________

   b. Taxes on the property are paid to and including the year ____________________

   c. The property is insured with ____________________
   (Insurance company)

   Policy no. ______
   against ____________________
   (Fire, damage, liability, etc.)
   for $ ____________________

   d. The papers are located at ____________________

   ____
   (Location of deed, abstract, mortgage, insurance)

   ____
   (Contracts, and other papers)

2. (Add as many other entries as may be required to complete record as to each piece of real estate in which you have an interest.)

____

____

____

____

Enclosure (2) (Cont):

3. Automobile record:

a. ____________________
(Make) (Model) (Year)

b. Under ______________ dated ______________
(Title No.) (Month, day, year)(State)

c. The automobile is insured with

____
(Insurance company) (Policy No.)

d. Automobile papers are located at

____
(Bill of sale, title, mortgage, and insurance policy)

4. Personal property:
(In manner similar to above add any information thought advisable concerning other large items of personal property owned, such as a boat, machinery, livestock, goods in storage, etc.)

IX BANK ACCOUNTS:

1. Type of account ____________________
(Checking or saving; joint or individual)

located in ____________________
(Name and location of bank)

2. (Add as many similar entries as may be required to show all bank accounts.)

X SAFE DEPOSIT BOX:

1. Name of bank or trust company ______________
Address ____________________

2. Location of key ____________________

XI. UNITED STATES WAR OR SAVINGS BONDS ________________
(Where located)

1. Person designated as ________________
(Co-owner) (Beneficiary)

2. List War and Savings bonds by serial numbers, denomination and location:
____
(This is necessary to replace lost bonds.)

XII. STOCKS AND BONDS AND SECURITIES OWNED:

____

____

____

____

____

XIII. MEMORANDUM:

1. Enter any additional data desired regarding your affairs and instructions to dependents, Veterans Administration claim number, etc., not previously covered.

____

____

____

____

____

____

____

____

________________ (Date)

________________ (Signature)

BEST DOCUMENT AVAILABLE

ENCLOSURE (3)

COAST GUARD DISTRICT OFFICES AND HEADQUARTERS UNITS MAILING ADDRESSES

Commander
1st Coast Guard District
150 Causeway St.
Boston, MA 02114

Commander
2nd Coast Guard District
Federal Bldg.
1430 Olive St.
St. Louis, MO 63103

Commander
3rd Coast Guard District
Governors Island
New York, NY 10004

Commander
5th Coast Guard District
Federal Bldg.
431 Crawford St.
Portsmouth, VA 23705

Commander
7th Coast Guard District
Federal Bldg.
51 SW 1st Avenue
Miami, FL 33130

Commander
8th Coast Guard District
Hale Boggs Federal Bldg.
500 Camp St.
New Orleans, LA 70130

Commander
9th Coast Guard
1240 East 9th St.
Cleveland, OH 44199

Commander
11th Coast Guard District
Union Bank Bldg.
400 Oceangate Bldg
Long Beach, CA 90822

Commander
12th Coast Guard District
630 Sansome Street
San Francisco, CA 94126

Commander
13th Coast Guard District
Federal Bldg.
915 2nd Avenue
Seattle, WA 98174

Commander
14th Coast Guard District
Prince Kalanianole Federal Bldg.
300 Ala Moana Blvd.
Honolulu, HI 96850

Commander
17th Coast Guard District
P O Box 3-5000
Juneau, AK 99802

Superintendent
U.S. Coast Guard Academy
New London, CT 06320

Commanding Officer
U.S. Coast Guard Yard
Curtis Bay
Baltimore, MD 21226

Commanding Officer
U.S. Coast Guard Training Center
Governors Island
New York, NY 10004

Commanding Officer
U.S. Coast Guard Training Center
Cape May, NJ 08204

Commanding Officer
U.S. Coast Guard Training Center
Government Island
Alameda, CA 94501

Commanding Officer
U.S. Coast Guard Supply Center
830 3rd Avenue
Brooklyn, NY 11232

Commanding Officer
U.S. Coast Guard Institute
P.O. Substation 18
Oklahoma City, OK 73169

Commanding Officer
U.S. Coast Guard Reserve Training Center
Yorktown, VA 23690

Commanding Officer
U.S. Coast Guard Training Center
Petaluma, CA 94952

Commanding Officer
U.S. Coast Guard Military Pay Center
Retired Pay Branch
6501 Lafayette Ave
Riverdale, MD 20737

BEST DOCUMENT AVAILABLE

ENCLOSURE (4)

VETERANS ADMINISTRATION
REGIONAL OFFICES

All addresses are those of regional offices unless one of the following abbreviations is used:

VAO - VA Office
USVAC - United States Veterans Assistance Center
VAC - VA Center

Questions concerning GI Insurance should be directed to the center administering the insurance. This is done at the VA Center in St Paul or Philadelphia. For any information concerning a policy, write directly to the VA office administering it, giving the insured's policy number if known. The insured's full name, date of birth, and social security number should be given if the policy number is not known.

ALABAMA
Montgomery 36104
474 South Court St.

ALASKA
Anchorage 99501
Old Federal Bldg.
and Post Office
605 West 4th Ave.

ARIZONA
Phoenix 85012

ARKANSAS
Little Rock 72201
1200 W. 3rd St.

CALIFORNIA
Los Angeles 90024
Federal Bldg.
11000 Wilshire Blvd.

USVAC, Compton 90221
1717 North Long
Beach Blvd.

USVAC, Los Angeles
90063
E. Los Angeles
Service Center
923 N. Bonnie Beach
Place

San Diego 92108
2022 Camino Del Rio
North

San Francisco 94105
211 Main St.

COLORADO
Denver 80225
Denver Federal Ctr.,
Bldg. 20

CONNECTICUT
Hartford 06103

DELAWARE
VAC, Wilmington
19805
1601 Kirkwood Hwy.

DISTRICT OF COLUMBIA
Washington 20421
941 N. Capitol St., NE

FLORIDA
VAO, Jacksonville
32201
Post Office and
Courthouse Bldg.
311 West Monroe St.

VAO, Miami 33130
Federal Bldg. Rm. 100
51 Southwest First
Ave.

St Petersburg 33731
P. O. Box 1437
144 First Ave.,
South

GEORGIA
3225 N. Central Ave.
730 Peachtree St.,

HAWAII
Honolulu 96813
P. O. Box 59188,
96850
PJKK Federal Bldg.

IDAHO
Boise 83724
Federal Bldg. & U.S.
Courthouse
550 W. Fort St.
Box 044

ILLINOIS
Chicago 60680
P. O. Box 8136
536 South Clark St.

Enclosure (4) (Cont):

INDIANA
Indianapolis 46204
575 N. Pennsylvania
St.

IOWA
Des Moines 50309
210 Walnut ST.

KANSAS
VAC, Wichita 67211
Boulevard Office Park
901 George Washington
Blvd.

KENTUCKY
Louisville 40202
600 Federal Place

LOUISIANA
New Orleans 70113
701 Loyola Ave.

VAO, Shreveport
71130
510 E. Stoner Ave.

MAINE
VAC, Togus 04330

VAO, Portland 04111
One Main Savings
Plaza
Main Lobby
Congress St.

MARYLAND
Baltimore 21201
Federal Bldg.
31 Hopkins Plaza

MASSACHUSETTS
Boston 02203
John Kennedy Bldg.
Government Center

VAO, Springfield
01103
1200 Main ST.

MICHIGAN
Detroit 48226
Patrick V. McNamara
Federal Bldg.
477 Michigan Ave.

MINNESOTA
VAC, St Paul 55111
Federal Bldg.
Fort Snelling

MISSISSIPPI
VAC, Jackson 39204
Southport Ofc. Bldg.
100 W. Capitol ST.

MISSOURI
VAO, Kansas City
64106
Federal Ofc. Bldg.
Room 1436
601 East 12th St.

St. Louis 63103
Federal Bldg.
1520 Market St.

MONTANA
VAC, Fort Harrison
59636

NEBRASKA
Lincoln 68608
Federal Bldg.
100 Centennial Mall
North

NEVADA
Reno 89520
245 E. Liberty St.

NEW HAMPSHIRE
Manchester 03103
Norris Cotton
Federal Bldg.
275 Chestnut St.

NEW JERSEY
Newark 07102
20 Washington Place

NEW MEXICO
Albuquerque 87102
Dennis Chavez
Federal Bldg.
U.S. Courthouse
500 Gold Ave., SW

NEW YORK
VAO, Albany 12207
Leo W. O'Brien
Federal Bldg.
Clinton Ave.
and N. Pearl St.

Buffalo 14202
Federal Bldg.
111 W. Huron St.

New York City 1000
252 Seventh Ave.
at 24th St.

VAO, Rochester 146
Federal Ofc. Bldg.
and Courthouse
100 State St.

VAO, Syracuse 1320
U.S. Courthouse an
Federal Bldg.
100 S. Clinton St.

NORTH CAROLINA
Winston-Salem 2710
251 North Main St.

NORTH DAKOTA
VAC, Fargo 58102
2101 Elm St.

OHIO
VAO, Cincinnati
45202
Federal Ofc. Bldg.
Room 1024
550 Main St.

Cleveland 44199
Anthony J. Celebrezze
Federal Bldg.
1240 E. Ninth St.

VAO, Columbus 43215
Federal Bldg., Rm. 309
200 North High St.

OKLAHOMA
Muskogee 74401
Federal Bldg.
125 South Main St.

VAO, Oklahoma City
73102
Federal Bldg.
200 NW Fourth St.

OREGON
Portland 97204
Federal Bldg.
1220 SW 3d Ave.

PENNSYLVANIA
VAC, Philadelphia
19101
P. O. Box 8079
5000 Wissahickon Ave.

Pittsburgh 15222
1000 Liberty Ave.

VAO, Wilkes-Barre
18701
19-27 N. Main St.

PHILLIPINES
Manila 96528
1131 Roxas Blvd.
APO, San Francisco

PUERTO RICO
VAC, San Juan 00918
U.S. Courthouse and
Federal Bldg.
Carlos E. Chardon St.
Hato Rey

RHODE ISLAND
Providence 02903
321 South Main St.

SOUTH CAROLINA
Columbia 29201
1801 Assembly St.

SOUTH DAKOTA
VAC, Sioux Falls
57101
Courthouse Plaza
Bldg.
300 N Dakota Avenue

TENNESSEE
Nashville 37203
110 Ninth Ave., S.

TEXAS
VAO, Dallas 75202
U.S. Courthouse and
Federal Bldg.
1100 Commerce St.

Houston 77054
2515 Murworth Drive

VAO, Lubbock 79401
U.S. Courthouse and
Federal Bldg.
1205 Texas Ave.

VAO, San Antonio
78285
307 Dwyer Ave.

Waco 76799
1400 North Valley
Mills Drive

UTAH
Salt Lake City
84138
Federal Bldg.
125 S. State St.

VERMONT
VAC, White River
Junction 05001

VIRGINIA
Roanoke 24011
210 Franklin Rd., SW

WASHINGTON
Seattle 98174
Federal Bldg.
915 Second Ave.

WEST VIRGINIA
Huntington 25701
640 4th Ave.

WISCONSIN
Milwaukee 53202
342 N. Water St.

WYOMING
VAC, Cheyenne 82001
2360 E. Pershing Blvd.

BEST DOCUMENT AVAILABLE

ENCLOSURE (5)

ACCEPTABLE DOCUMENTATION OF BIRTH

If for any reason certified copies of required birth certificates cannot be obtained, forward one of the following if date of birth, or age at a given date, is indicated therein.

a. Certified copy of baptismal or other church record
b. Certified copy of school record
c. Certified copy of hospital record made at time of birth or shortly thereafter, showing age or date of birth
d. Report of Census Bureau showing earliest available record of age or date of birth
e. Sworn statement from attending doctor or midwife
f. Newspaper clippings properly identified as to date
g. Photostat or certified copy of entry in family Bible, baby book, or diary, together with affidavit of a notary public who has inspected the original record, stating over his seal whether it shows interlineation or sign of alteration; whether the entry is written with lead pencil; the date of the book containing the record (if ascertainable); whether from the general appearance of the original record the certifying officer believes the record is acceptable and adequate as evidenc of date of birth (faded and discolored ink and paper in keeping with purported age, etc.)
h. Marriage certificate and license if date of birth is shown thereon
i. Immigration records

If none of the foregoing is available, forward a copy of any two of the following if date of birth, or age at a given date, is indicated therein:

*a. Pertinent pages from passport
b. Life insurance policies
c. Military discharge papers
*d. Naturalization papers
e. Genealogies
f. Affidavit of parents, relatives, or other persons having knowledge of facts.

---

* It is unlawful to make copies of these; if these papers are forwarded to this office, they will be returned to you after they have served their purpose.

ENCLOSURE (6)

CHAMPUS CONTRACTOR OFFICES

This is a list of CHAMPUS Fiscal Intermediaries -- the organizations that process claims and make payments under the CHAMPUS cost-sharing process.

Claims should be sent to the fiscal intermediary serving the state or area where the medical care or service was provided with the following exceptions:

Dental claims (except Europe, Africa and the Middle East) and all Christian Science claims should be sent to Blue Shield of California, PO Box 85035, San Diego, CA 92138. Claims for dental care in Europe, Africa and the Middle East should be sent to OCHAMPUSEUR, 144 Karlsrugerstr., 6900 Heidelberg, FRG, or APO NY 09102. NOTE: Dental benefits under CHAMPUS are extremely limited.

ALABAMA
Mutual of Omaha
CHAMPUS Program
Mutual of Omaha Plaza
Omaha, NE 68175

ALASKA
Blue Cross of Washington-Alaska
PO Box 77084
Seattle, WA 98177

ARIZONA
Blue Shield of Calif.
PO Box 85019
San Diego, CA 92138

ARKANSAS
Wisconsin Physicians Service
PO Box 7938
Madison, WI 53707

CALIFORNIA
Blue Shield of California
PO Box 85020
San Diego, CA

COLORADO
Mutual of Omaha
CHAMPUS Program
Mutual of Omaha Plaza
Omaha, NE 68175

CONNECTICUT
Blue Shield of California
PO Box 85117
San Diego, CA 92138

DELWARE
Blue Cross/Blue Shield of SC
I 20 at Alpine RD
Columbia, SC 29219

DISTRICT of COLUMBIA
Blue Cross/Blue Shield of SC
I 20 at Alpine RD
Columbia, SC 29219

FLORIDA
Blue Shield of California
PO Box 85022
San Diego, CA 92138

GEORGIA
Mutual of Omaha
CHAMPUS Program
Mutual of Omaha Plaza
Omaha, NE 68175

HAWAII
Hawaii Medical Service Assn
PO Box 860
Honolulu, HI 96808

Enclosure (6) (Cont):

IDAHO
Blue Cross of Washington-
Alaska
PO Box 77084
Seattle, WA 98177

ILLINOIS
Wisconsin Physicians Service
PO Box 7952
Madison, WI 53707

INDIANA
Wisconsin Physicians Service
PO Box 8923
Madison, WI 53707

IOWA
Wisconsin Physicians Service
PO Box 7956
Madison, WI 53707

KANSAS
Wisconsin Physicians Service
PO Box 7934
Madison, WI 53707

KENTUCKY
Wisconsin Physicians Service
PO Box 8912
Madison, WI 53707

LOUISIANA
Mutual of Omaha
CHAMPUS Program
Mutual of Omaha Plaza
Omaha, NE 68175

MAINE
Blue Shield of California
PO Box 85117
San Diego, CA 92138

MARYLAND
Blue Cross/Blue Shield of SC
I 20 at Alpine RD
Columbia, SC 29219

MASSACHUSETTS
Blue Shield of California
PO Box 85117
San Diego, CA 92138

MICHIGAN
Blue Shield of California
PO Box 85116
San Diego, CA 92138

MINNESOTA
Wisconsin Physicians Service
PO Box 7959
Madison, WI 53707

MISSISSIPPI
Mutual of Omaha
CHAMPUS Program
Mutual of Omaha Plaza
Omaha, NE 68175

MISSOURI
Wisconsin Physicians Service
PO Box 7939
Madison, WI 53707

MONTANA
Blue Cross of Washington-
Alaska
PO Box 77084
Seattle, WA 98177

NEBRASKA
Mutual of Omaha
CHAMPUS Program
Mutual of Omaha Plaza
Omaha, NE 68175

NEVADA
Blue Shield of California
PO Box 85023
San Diego, CA 92138

NEW HAMPSHIRE
Blue Shield of California
PO Box 85117
San Diego, CA 92138

NEW JERSEY
Blue Cross of Rhode Island
One Weybosset Hill
Blue Shield of California

NEW MEXICO
Blue Shield of California
PO Box 85021
San Diego, CA 92138

NEW YORK
Blue Cross of Rhode Island
One Weybosset Hill
Providence, RI 02903

NORTH CAROLINA
Blue Cross/Blue Shield of SC
I 20 at Alpine RD
Columbia, SC 29219

NORTH DAKOTA
Wisconsin Physicians Service
PO Box 7961
Madison, WI 53707

OHIO
Mutual of Omaha
CHAMPUS Program
Mutual of Omaha Plaza
Omaha, NE 68175

OKLAHOMA
Wisconsin Physicians Service
PO Box 7936
Madison, WI 53707

OREGON
Blue Cross of Washington-
Alaska
PO Box 77084
Seattle, WA 98177

PENNSYLVANIA
Blue Cross/Blue Shield of SC
I 20 at Alpine RD
Columbia, SC 29219

RHODE ISLAND
Blue Cross of Rhode Island
One Weybosset Hill
Providence, RI 02903

SOUTH CAROLINA
Blue Cross/Blue Shield of SC
I 20 at Alpine RD
Columbia, SC 29219

SOUTH DAKOTA
Wisconsin Physicians Service
PO Box 7962
Madison, WI 53707

TENNESSEE
Blue Cross/Blue Shield
of Tennessee
730 Chestnut Street
Chattanooga, TN 37402

TEXAS
Mutual of Omaha
CHAMPUS Program
Mutual of Omaha Plaza
Omaha, NE 68175

UTAH
Blue Cross of Washington-
Alaska
PO Box 77084
Seattle, WA 98177

VERMONT
Blue Shield of California
PO Box 85117
San Diego, CA 92138

VIRGINIA
Blue Cross/Blue Shield of SC
I 20 at Alpine RD
Columbia, SC 29219

WASHINGTON
Blue Cross of Washington-
Alaska
PO Box 77084
Seattle, WA 98177

WEST VIRGINIA
Mutual of Omaha
CHAMPUS Program
Mutual of Omaha Plaza
Omaha, NE 68175

WISCONSIN
Wisconsin Physicians Service
PO Box 7953
Madison, WI 53707

WYOMING
Blue Cross of Washington-
Alaska
PO Box 77084
Seattle, WA 98177

Enclosure (6) (Cont):

FOREIGN / OVERSEAS AREAS

PUERTO RICO
Blue Shield of California
PO Box 85022
San Diego, CA 92138

PACIFIC AREA (INCLUDING CHINA, THAILAND AND KOREA)
Hawaii Medical Service Assn
PO Box 860
Honolulu, HI 96808

CANADA, MEXICO, CENTRAL AND SOUTH AMERICA
Mutual of Omaha
CHAMPUS Program
Mutual of Omaha Plaza
Omaha, NE 68175

EUROPE, AFRICA, MIDDLE EAST
OCHAMPUSEUR
144 Karlsruherstr.
6900 Heidelberg, FRG
or APO NY 09102

BEST DOCUMENT AVAILABLE

ENCLOSURE (7)

UNIFORMED SERVICES FACILITIES

Information included in this publication on uniformed services facilities that may be used by military retirees and their dependents is based on data contained in official lists and publications of the services concerned. All listed facalities, availability, and other information are subject to change without notice at each command, and this appendix is included only as a reference guide to provide general information for personnel who may wish to use these facilities.

Military retirees and their dependents may use uniformed services base facilities on a space-available basis, subject to the approval of the installation or activity commander. The local commander can furnish specific information about these or other facilities at his post. Since medical care has been curtailed at many dispensaries and hospitals due to the shortage of medical personnel, it may be advisable to telephone in advance the medical facility you plan to visit to ensure that facilities are adequate to provide medical care for the illness or condition requiring treatment.

In order to use base facilities, proof of eligibility is required, such as the identification card: DD Form 2N (Gray) or DD Form 2 (Retired) for retirees and DD Form 1173 for dependents.

Abbreviations used include: E-Exchange; C-Commissary; H-Hospital; D-Dispensary; AFB-Air Force base; USPHS-US Public Health Services; CG-Coast Guard.

ALABAMA

Anniston:	Fort McCellan-E, C, H
Daleville:	Fort Rucker-E, C, H
Huntsville:	Redstone Arsenal-E, C, H
Mobil:	USPHS Outpatient Clinic-D
	CG Aviation Training Center-E, D
	CG Base-E
Montgomery:	Gunter AFB-E, C
	Maxwell AFB-E, C, H

ALASKA

Adak:	Naval Station-E, C, D
Anchorage:	Elmendorf AFB-E, C, H
	Fort Richardson-E, C, H
Big Delta:	Fort Greely-E, C, D

ALASKA (Continued)

Fairbanks:	Eilson AFB-E, C, H
	Fort Jonathon M. Wainwright-E, C, H
Juneau:	USPHS Outpatient Clinic-D
Kodiak:	CG Base-E, C, H

ARIZONA

Chandler:	Williams AFB-E, C, H
Flagstaff:	Navajo Army Depot-E
Gila Bend:	Air Force Auxiliary Field-E, C
Glendale:	Luke AFB E, C, H
Holbrook:	Radar Bomb Scoring Site-E
Sierra Vista:	Fort Huachuca-E, C, H
Tempe:	Arizona State Univ.-E
Tucson:	Davis-Monthan AFB-E, C, H
Yuma:	Marine Corps Air Station-E, C, D
	Yuma Proving Ground-E, C, H

ARKANSAS

Blytheville:	Blytheville AFB-E, C, H
Fort Smith:	Fort Chaffee-E
Jacksonville:	Little Rock AFB-E, C, H
Pine Bluff:	Pine Bluff Arsenal-E, D

CALIFORNIA

Alameda:	Naval Air Station-E, C, D
	CG Training and Supply Center-E, D
Barstow:	Marine Corps Log. Support Base-E, C, D
Cambria:	AFS-E, C
China Lake:	Naval Weapons Center-E, C, D
Concord	Naval Weapons Station-E
Coronado:	Naval Amphibious Base-E, D
Fairfield:	Travis AFB-E, C, H
Ferndale:	Naval Facility, Centerville Beach-E, D
Herlong:	Sierra Army Depot-E, C, H
Lathrop:	Sharpe army Depot-E, D
Lemoore:	Naval Air Station-E, C
	Naval Hospital-H
Lompoc:	Vandenburg AFB-E, C, H
Long Beach:	Naval Hospital-H
	Naval Shipyard-D
	Naval Support Activity-E, C, D
Los Alamitos:	Naval Air Station-E
Los Angeles:	Air Force Unit Post Office-E, D
Marysville:	Beale AFB-E, C, H
Merced:	Castle AFB-E, C, H

CALIFORNIA (Continued)

Miramar:	Naval Air Station-E, C, D
Monterey:	Fort Ord-E, C, H Naval PG School-E, D
Muroc:	Edwards AFB-E, C, H
Novato:	Hamilton AFB-E, C
Oakland:	Army Base-E, C, D Navy Resale System Office-E Naval Supply Center-E, D Naval Reg. Med, Center-E, H
Oceanside:	Marine Corps Base, Camp Pendleton-E, C Naval Reg. Med. Center, Camp Pendelton-H
Petaluma:	CG Training Center-E, C, D
Point Mugu:	Naval Air Station-E, C, D
Port Hueneme:	Naval Construction Battalion Center-E, C Naval Hospital-H
Riverside:	March AFB-E, C, H March AFB-E, D
Sacramento:	Army Depot-E, D Mather AFB-E, C, H McClellan AFB-E, C, D
Samoa:	CG Group, Humboldt Bay-E
Santa Ana:	Marine Corps Air Station, El Toro-E, C Branch Dispensary, El Toro-D
San Bernardino:	Norton AFB-E, C, D
San Diego:	Naval Station-E, C, D Naval Submarine Support Facility-E Naval Supply Center-D Naval Reg. Med. Center-E, H Naval Training Center-E Naval Electronic Systems Eng. Center-E USPHS Outpatient Clinic-D Marine Corps Recruit Depot-E, D Naval Air Station, North Island-E, C, D CG Air Station-E
San Francisco:	Letterman General Hospital-E, H Naval Support Activity, Treasure Is.-E, C, D Presidio of San Francisco-E, C, D USPHS Hospital-H CG Air Station-E CG Base, Yerba Buena Island-E

Enclosure (7) (Cont):

CALIFORNIA (Continued)

San Pedro:	Fort MacArthur-E, C USPHS Outpatient Clinic-D CG Base-E
Sausalito:	Fort Baker-E
Seal Beach:	Naval Weapons Station-D
Sonoma:	Naval Security Group Activity, Skaggs Island-E
Stockton:	Naval Communication Station, SANFRAN, Rough & Ready Island-E, C
Sunnyvale:	Naval Air Station, Moffett Field-E, C, D
Twentynine Palms:	Marine Corps Base-E, C, D
Vallejo:	Naval Support Activity, Mare Island-E, C, D
Van Nuys:	California ANG-E
Victorville:	George AFB-E, C, H

COLORADO

Colorado Springs:	Air Force Academy-E, C, H Fort Carson-E, C, H Peterson Field-E, C, D
Denver:	Air Force Accounting & Finance Center-D Fitzsimons General Hospital-E, C, H Lowry AFB-E, C, D Rocky Mountain Arsenal-E, D
Pueblo:	Army Depot-E, D

CONNECTICUT

New Haven:	CG Station-E
New London:	Naval Submarine Base-E, C, D CG Academy-E Naval Submarine Medical Center-H

DELAWARE

Dover:	Dover AFB-E, C, H

DISTRICT OF COLUMBIA

Washington, D.C.:	Naval Security Station-E Naval Communication Unit-E Naval Intelligence Support Center-E Bolling AFB-E, C Fort McNair-E, C, D Forrestal Bldg.-D

BEST DOCUMENT AVAILABLE

DISTRICT OF COLUMBIA (Continued)

	Washington Navy Yard-E, D Pentagon-D Walter Reed Army Medical Center-E, C, H USPHS Outpatient Clinic-D CG Military Clinic-D
Suburban facilities:	
Bethesda, Md.:	National Naval Medical Center-E, H
Camp Springs, Md.:	Andrews AFB-E, C, H
Alexandria, Va:	Cameron Station-E, C, D CG Radio Station-E
Arlington, Va.:	Fort Myer-E, C, D Marine Corps Base, Henderson Hall-E Arlington Hall Station-E

FLORIDA

Cocoa:	Patrick AFB-E, C, H
Jacksonville:	Naval Reg. Med. Center-H Naval Air Station-E, C, D Naval Air Station, Cecil Field-E, C, D USPHS Outpatient Clinic-D
Jupiter:	CG Loran Station-E
Key West:	Naval Hospital-E, H Naval Air Station-E, C, D
Mayport:	Naval Station-E, C, D CG Base Mayport-E
Miami:	Homestead AFB-E, C, H USPHS Outpatient Clinic-D
Miami Beach:	CG Base-E
Milton:	Naval Air Station, Whiting Field-E, C, D
Opa-Locka:	CG Air Station-E, D
Orlando:	Naval Training Center-E, D, D Naval Reg. Med. Center-
Panama City:	Coastal Systems Laboratory-E, D Tynda

Enclosure (7) (Cont):

FLORIDA (Continued)

Clearwater:	CG Air Station-E, D CG Base-E
Tampa:	MacDill AFB-E, C, H USPHS Outpatient Clinic-D
Valparaiso:	Eglin AFB-E, C, D, H

GEORGIA

Albany:	Marine Corps Log. Support Base-E, C, D
Athens:	Naval Supply Corps School-E, D
Atlanta:	Army Depot, Fort Gillem-E, C, D Fort McPherson-E, C, H USPHS Outpatient Clinic-D
Columbus:	US Army Infantry Center, Fort Benning-E, C, H
Grovetown:	US Army School Tng. Center, Fort Gordon-E, C, H
Hinesville:	US Army Armor & Artillery Firing Center, Fort Stewart-E, C, H
Marietta:	Naval Air Station-E, D Dobbins AFB-E
Savannah:	USPHS Outpatient Clinic-D
Valdosta:	Moody AFB-E, C, H
Warner Robins:	Robins AFB-E, C, H

HAWAII

Barbers Point:	Naval Air Station-E, C, D
Honolulu:	Fort Shafter-E Hickam AFB-E, C, D USPHS Outpatient Clinic-D
Kaneohe Bay:	Marine Corps Air Station-E, C, D
Moanalua:	Tripler Army Med Center-E, H
Oahu:	Naval Magazine Lualualei-E, C, D
Pearl Harbor:	Naval Station-E, C, D Naval Supply Center-D Naval Shipyard-D
Wahiawa:	Schofield Barracks-E, C, D

IDAHO

Idaho Falls:	National Reactor Test Station-D
Mountain Home:	Mountain Home AFB-E, C, H

ILLINOIS

Belleville:	Scott AFB-E, C, H
Chicago:	USPHS Outpatient Clinic-D

BEST DOCUMENT AVAILABLE

ILLINOIS (Continued)

Glenview: Naval Air Station-E, D
Granite City: Army Depot-E, C, D
Great Lakes: Naval Reg Med Cntr-E, H
Naval Training Center-E, C
Highwood: Fort Sheridan-E, C, D
Park Ridge: O'Hare International Airport-E
Rantoul: Chanute AFB-E, C, H
Rock Island: Arsenal-E, C, D
Savanna: Army Depot-E, D

INDIANA

Crane: Naval Ammunition Depot-E, C, D
Indianapolis: Naval Avionics Center-D
Fort Benjamin Harrison-E, C, H
Peru: Grisson AFB-E, C, D

IOWA

None

KANSAS

Junction City: Fort Riley-E, C, H
Leavenworth: Fort Leavenworth-E, C, H
Salina: US Army Health Clinic-D
Wichita: McConnel AFB-E, C, H

KENTUCKY

Clarkesville: Fort Campbell-E, C, H
Lexington: Blue Grass Army Depot-E, C, D
Louisville: Naval Ordnance Station-D
Richmond: Blue Grass Depot Activity-E, D
West Point: Fort Knox-E, C, H

LOUISIANA

Alexandria: England AFB-E, C, H
Grand Isle: CG Station-E
Leesville: Fort Polk-E, C, H
New Orleans: Naval Air Station-E, D
Naval Support Activity-E, C, D
USPHS Hospital-H
CG Group-E, D
CG Radio Station-E
Shreveport: Barksdale AFB-E, C, H

BEST DOCUMENT AVAILABLE

Enclosure (7) (Cont):

MAINE

Bangor:	Bangor Intl Arpt-E, C
Brunswick:	Naval Air Station-E, C, D
East Machias:	Naval Communication Unit-E, C
Limestone:	Loring AFB-E, C, H
Portland:	USPHS Outpatient Clinic-D
Rockland:	CG Station-E
South Portland:	CG Base-E
Southwest Harbor:	CG Base-E
Winter Harbor:	Naval Security Group Activity-E, C, D

MARYLAND

Aberdeen:	Proving Ground-E, C,
Annapolis:	Naval Hospital-H Naval Academy-D Naval Station-E, C
Baltimore:	USPHS Hospital-H
Cascade:	Fort Ritchie-E, C, D
Curtis Bay:	Coast Guard Yard-E, D
Frederick:	Fort Detrick-E, C, D
Indianhead:	Naval Ordnance Station-E
Odenton:	Fort George G. Meade-E, C, H
Patuxent River:	Naval Air Station-E, C Naval Hospital-H

MASSACHUSETTS

Ayer:	Fort Devens-E, C, H
Bedford:	Laurence G. Hanscome Field-E, C, D
Boston:	USPHS Hospital-H CG Base-E, C, H
Chicopee Falls:	Westover AFB-E, C, H
Natick:	Natick Laboratories-E, D
South Weymouth:	Naval Air Station-E, D
Woods Hole	CG Base-E

MICHIGAN

Battle Creek:	Air National Guard-E
Detroit:	Arsenal-E USPHS Outpatient Clinic-D CG Base-E
Gwinn:	K. I. Sawyer AFB-E, C, H
Mt. Clemons:	Selfridge ANG Base-C, C, D
Oscoda:	Wurtsmith AFB-E, C, H
Sault Ste. Marie:	CG Base-E
Traverse City:	CG Air Station-E, D
Warren:	U.S. Army Tank Automotive Ctr-D

MINNESOTA

Duluth: Intl Airport-E, C, D
Twin Cities: Intl Airport-E, D

MISSISSIPPI

Biloxi: Keesler AFB-E, C, H
Columbus: Columbus AFB-E, C, H
Gulfport: Naval Construction Battalion Center-E, C, D
Meridian: Naval Air Station-E, C, D

MISSOURI

Grand View: Richards-Gebaur AFB-E, C
Knob Noster: Whiteman AFB-E, C, H
Rolla: Fort Leonard Wood-E, C, H
St. Louis: Hq US Army Support Center-E
USPHS Outpatient Clinic-D
CG Base-E

MONTANA

Great Falls: Malmstrom AFB-E, C, H
Havre: Havre AFS-E, C
Lakeside: Kallispell AFS-E
Opheim: Opheim AFS-E, C

NEBRASKA

Hooper: Scribner AFS-E
Omaha: Offutt AFB-E, C, H

NEVADA

Fallon: Naval Air Station-E, C, D
Hawthorne: Indian Springs AFB-E
Las Vegas: Nellis AFB-E, C, H

NEW HAMPSHIRE

Manchester: Grenier AFS-E
Portsmouth: Naval Reg. Med. Clinic-D
Naval Shipyard-E, D
Pease AFB-E, C, H

NEW JERSEY

Bayonne: Military Ocean Terminal-E, D
Cape May: CG Training Center, E, D

Enclosure (7) (Cont):

NEW JERSEY (Continued)

Dover:	Picatinny Arsenal-E,
Gloucester City:	CG Base-E
Oceanport:	Fort Monmouth-E, C, H
Wrightstown:	Fort Dix-E, C, H McGuire AFB-E, C, D

NEW MEXICO

Alamogordo:	Holloman AFB-E, C, H
Albuquerque:	Kirtland AFB-E, C, H
Clovis:	Cannon AFB-E, C, H
Gallup:	US Army Depot, Fort Wingate-E, D
Las Cruces:	White Sands Missile Range-E, C, D

NEW YORK

Brooklyn:	Fort Hamilton-E, C, D Naval Support Activity-E, D Naval Uniform Shop-E Naval Resale System Office-E CG Air Station-E
Buffalo:	USPHS Outpatient Clinic-D CG Group-E
Governors Island:	CG Base-E, C, D
Hampton Bays:	CG Group-E
Long Island:	Fort Totten, Bayside-E
New York City:	USPHS Outpatient Clinic-D
Northport:	CG Station, Eatons Neck-E
Plattsburgh:	Plattsburgh AFB-E, C, H
Rome:	Griffiss AFB-E, C, H
Romulus:	Seneca Army Depot-E, C, D
Staten Island:	Fort Wadsworth-E, C USPHS Hospital-H
Syracuse:	Hancock Field-E, C, D
Watertown:	Camp Drum-E, C, D
Watervliet:	Arsenal-E, D
West Point:	US Military Academy-E, C, H

NORTH CAROLINA

Atlantic Beach:	CG Base, Fort Macon-E
Buxton:	Naval Facility, Cape Hatteras-E, C
Cherry Point:	Marine Corps Air Station-E, C Naval Hospital-H
Elizabeth City:	CG Support Center-E, D
Fayetteville:	Pope AFB-E, D SVIII Abn Corps & Fort Bragg-E, C, H

BEST DOCUMENT AVAILABLE

NORTH CAROLINA (Continued)

Goldsboro:	Seymour Johnson AFB-E, C, H
Jacksonville:	Marine Corps Base, Camp Lejeune-E.C.
	Marine Corps Air Station-E
	Naval Reg. Med. Center, Camp Lejeune-D, H

NORTH DAKOTA

Bismarck:	Fort Lincoln-E
Grand Forks:	AFB-E, C, H
	Grand Forks Tactical Site-C
Langdon:	US Army Health Clinic-D
Minot:	AFB-E, C, H

OHIO

Cincinnati:	USPHS Outpatient Clinic-D
Cleveland:	Navy Finance Center-D
	9th CG District Office-E
	USPHS Outpatient Clinic-D
Columbus:	Defense Construction Supply Center-E
	Rickenbacker AFB-E, C, D
	US Army Health Clinic-D
Dayton:	Wright-Patterson AFB-E, C, H
Newark:	Newark AFS-E

OKLAHOMA

Altus:	Altus AFB-E, C, H
Enid:	Vance AFB-E, C, D
McAlester:	Army Ammunition Depot-E, D
Lawton:	Fort Sill-E, C, H
Oklahoma City:	Tinker AFB-E, C, H

OREGON

Astoria:	CG Group-E
Charleston:	Naval Facility, Corps Head-E
Klamath Falls:	Kingsley Field-E, C, D
Portland:	USPHS Outpatient Clinic D
	CG Station Portland-E

PENNSYLVANIA

Annville:	Indiantown Gap Military Reservation-E, D

PENNSYLVANIA (Continued)

Carlisle:	Carlisle Barracks-E, C, H
Chambersburg:	Letterkenny Army Depot-E, D
Corapolis:	Greater Pittsburgh Airport-E, D
Mechanicsburg:	Navy Ships Parts Control Center-E, D
New Cumberland:	New Cumberland Army Depot-E, C, d
Oakdale:	US Army Support Detachment-E, C
Philadelphia:	Naval Publications & Forms Center-E
	Defense Personnel Support Center-E, D
	Marine Corps Supply Activity-E
	Naval Reg. Med. Center-E, H
	Naval Shipyard-D
	Naval Base-E, C
	USPHS Outpatient Clinic-D
Pittsburgh:	USPHS Outpatient Clinic-D
Tobyhanna:	Army Depot-E, C, D
Warminster:	Naval Air Facility-E, D
Willow Grove:	Naval Air Station-E, D

RHODE ISLAND

Charlestown:	US Naval Dispensary D
Newport:	Naval Education and Training Center-E, C, D

SOUTH CAROLINA

Beaufort:	Marine Corps Air Station-E
	Naval Hospital-E, D, H
Charleston:	Air Force Base-E, C, D
	US Naval Station-E, C
	Naval Weapons Station-E, C, D
	Naval Reg Med Cntr-E,H
	USPHS Outpatient Clinic-D
Columbia:	Fort Jackson-E, C, H
Myrtle Beach:	AFB-E, C, H
Parris Island:	Marine Corps Recruit Depot-E, C
	Branch Dispensary-D
Sumter:	Shaw AFB-E, C, H

SOUTH DAKOTA

Rapid City:	Ellsworth AFB-E, C, H

BEST DOCUMENT AVAILABLE

Enclosure (7) (Cont):

TENNESSEE

Memphis:	Defense Supply Depot-E
	Naval Air Station-E, C, d
	Naval Reg. Med. Center-H
	USPHS Outpatient Clinic-D
Tullahoma:	Arnold AFS-E, C

TEXAS

Abilene:	Dyess AFB-E, C, H
Austin:	Bergstrom AFB-E, C, H
Beeville:	Naval Air Station, Chase Field-E, C, D
Corpus Christi:	Naval Air Station-E, C
	Naval Reg Med Cen-H
Dallas:	Naval Air Station-E,D
Del Rio:	Laughlin AFB-E, C, H
El Paso:	Ft. Bliss-E, C
	William Beaumont General Hospital-E, H
Fort Worth:	Carswell AFB-E, C, H
Galena Park:	CG Houston Station-E
Galveston:	USPHS Hospital-H
	CG Base-E
Houston:	USPHS Outpatient Clinic-D
Kingsville:	Naval Air Station-E, C
Killeen:	Fort Hood-E, C, H
Laredo:	Laredo AFB-E, C
Lubbock:	Reese AFB-E, C, H
Mineral Weels:	Fort Wolters-E
Port Arthur:	USPHS Outpatient Clinic-D
Sabine:	CG Station-E
San Angelo:	Goodfellow AFB-E, C, H
San Antonio:	Brooks AFB-E, C, D
	Fort Sam Houston-E, C, H
	Kelly AFB E, C, D
	Lackland AFB-E, C, H
	Randolph AFB, E, C, D
Texarkana:	Red River Army Depot-E, D
Wichita Falls:	Sheppard AFB-E, C, H

UTAH

Dugway:	Proving Ground-E, C, H
Ogden:	Hill AFB-E, C, H
Tooele:	Tooele Army Depot-E

Enclosure (7) (Cont):

VIRGINIA

Accotink:	Fort Belvoir-E, C, H
Blackstone:	Fort Pickett-E, D
Bowling Green:	Fort A.P. Hill-E, D
Chincoteague:	CG Group-E
Dahlgren:	Naval Surface Weapons Center-E, C, D
Driver:	Naval Radio Station-D
Hampton:	Langley AFB-E, C, D
Little Creek:	Naval Amphibious Base-E, C, d
Newport News:	Fort Eustis-E, C, H
Norfolk:	Armed Forces Staff College-E Naval Base-E Naval Station-E USPHS Hospital-H CG Station-E
Oceana:	Naval Air Station-E, C, D
Petersburg:	Fort Lee-E, C, H
Phoebus:	Fort Monroe-E, C, D
Portsmouth:	Norfolk Naval Shipyard-E, C, D Naval Reg Med Cntr-E, H CG Base-E
Quantico:	Marine Corps Development and Education Command E, C
Richmond:	Quartermaster Depot-E, C, D
Warrenton:	Vint Hill Farms-E, C, D
Williamsburg:	Naval Supply Center, Cheatham Annex-E, D
Yorktown:	Naval Weapons Station-E, C, D CG Reserve Training Center-E, D

WASHINGTON

Bremerton:	Naval Shipyard, Puget Sound-E, C, D Naval Reg Med Cntr-H Naval Hospital, Whidbey Island-H
Pacific Beach:	Naval Facility-E
Port Angeles:	CG Air Station-E
Seattle:	Naval Support Activity-E, D Naval Dispensary-D USPHS Hospital-H Fort Lawton-E, D CG Base-E
Spokane:	Fairchild AFB-E, C, H
Tacoma:	Fort Lewis-E, C McChord AFB-E, C, D Madigan General Hospital-E, H
Yakima:	Yakima Army Depot-D

WISCONSIN

Madison: Truax Field-E
Milwaukee: CG Base-E
Sparta: Fort McCoy-E, D

WYOMING

Cheyenne: Francis E. Warren AFB-, C, H

ENCLOSURE (8)

NATIONAL CEMETERIES HAVING AVAILABLE GRAVE SPACE

(Contact should be made with the National Cemetery you are interested in to determine if burial space is available. List is subject to change at any time.

ALASKA

Sitka National Cemetery
Sitka 99835

ARKANSAS

Fayetteville National Cemetery
Fayette 72701

Fort Smith National Cemetery
Fort Smith 72901

Little Rock National Cemetery
Little Rock 72206

CALIFORNIA

Riverside National Cemetery
Riverside 92508

COLORADO

Fort Logan National Cemetery
Denver 80235

DISTRICT OF COLUMBIA

For Arlington National Cemetery
see VIRGINIA

FLORIDA

Barrancas National Cemetery
Pensacola 32508

GEORGIA

Andersonville National Cemetery
Andersonville 31711

HAWAII

National Memorial Cemetery of the Pacific
Honolulu 96813

ILLINOIS

Camp Butler National
Springfield 62707
Danville National Cemetery
Danville 61832

Mound City National Cemetery
Mound City 62963

Quincy National Cemetery
Quincy 62301

Rock Island National Cemetery
Rock Island 61299

IOWA

Keokuk National Cemetery
Keokuk 52632

KANSAS

Fort Leavenworth National Cemetery
Fort Leavenworth 66027

Fort Scott National Cemetery
Fort Scott 66701

KENTUCKY

Lebanon National Cemetery
Lebanon 40033

Camp Nelson National Cemetery
Nicholasville 40356

BEST DOCUMENT AVAILABLE

Enclosure (8) (Cont):

Mill Springs National
Cemetery
Nancy 42544

LOUISIANA

Alexandria National
Cemetery
Pineville 71360

Port Hudson National
Cemetery
Zachary 70791

MISSISSIPPI

Biloxi National Cemetery
Biloxi 39531
Corinth National Cemetery
Corinth 38834

Natchez National Cemetery
Corinth 38834

MINNESOTA

Fort Snelling National
Cemetery
Saint Paul 55111

MISSOURI

Jefferson Barracks
National Cemetery
St. Louis 63125

Springfield National
Cemetery
Springfield 65804

MONTANA

*Custer Battlefield
National Monument
Crow Agency 59022

NEBRASKA

Fort McPherson National
Cemetery
Maxwell 69151

NEW MEXICO

Santa Fe National Cemetery
Santa Fe 87501

Ft Bayard National
Cemetery
Ft Bayard 88036

NEW YORK

Long Island National
Cemetery
Farmingdale 11735

Bath National Cemetery
Bath 14810

Calverton National
Cemetery
Calverton 11933

NORTH CAROLINA

New Bern National Cemetery
New Bern 28560

Raleigh National Cemetery
Raleigh 27610

Salisbury National
Cemetery
Salisbury 28144

Wilmington National
Cemetery
Wilmington 28401

OKLAHOMA

Fort Gibson National
Cemetery
Fort Gibson 74434

OHIO

Dayton National Cemetery
Dayton 45428

OREGON

Williamette National
Cemetery
Portland 97266

Roseburg National Cemetery
Roseburg 97470

White City National
Cemetery
White City 97501

PUERTO RICO

Puerto Rico National
Cemetery
Bayamon 00619

SOUTH CAROLINA
Beaufort National Cemetery
Beaufort 29902

Florence National Cemetery
Florence 29501

SOUTH DAKOTA
Black Hills National Cemetery
Sturgis 57785

TENNESSEE
*Andrew Johnson National Historic Site
Greenville 37743

Chattanooga National Cemetery
Chattanooga 37404

*Fort Donelson National Military Park and Cemetery
Dover 37058

Memphis National Cemetery
Memphis 38122

Nashville National Cemetery
Madison 37115

*Shiloh National Military Park and Cemetery
Shiloh 38376

*Stones River National Military Park and Cemetery
Murfreesboro 37131

Mountain Home National Cemetery
Mountain Home 37684

TEXAS
Fort Bliss National Cemetery
Fort Bliss 79906

Fort Sam Houston National Cemetery
San Antonio 78209

Houston National Cemetery
Houston 77038

VIRGINIA
Arlington National Cemetery
Arlington 22211
Culpepper National Cemetery
Culpepper 22201

WISCONSIN
Wood National Cemetery
Wood 53193

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*Cemeteries under jurisdiction of Department of Interior

ENCLOSURE (9)

BIBLIOGRAPHY/SUGGESTED READING LIST

I. RETIREMENT AND OTHER BENEFITS

Disability Separation (CG-238). Armed Forces Information Service. Department of Defense.
Contains information about procedures leading to disability retirement or discharge and describes benefits accruing when physical disability ends an active military career.

Federal Benefits for Veterans and Dependents (VA Fact Sheet IS-1). Washington: Government Printing Office
Contains general information concerning most Federal benefits enacted by the Congress for veterans, their dependents and beneficiaries.

Once a Veteran (CG-143). Armed Forces Information Service. Department of Defense.
Contains information for service members who are to be released from active duty on benefits available from the Veterans Administration and other Federal agencies.

Price List 51. Washington: Government Printing Office
Contains listing of publications available from the Government Printing Office in the field of aging.

Selected Reference on Aging, An Annotated Bibliography. U.S. Department of Health, Education and Welfare, Washington: Government Printing Office
Contains information about a great number of books on social, economic and health problems of senior citizens.

Your Social Security (SSI-35). Social Security Administration, U.S. Department of Health, Education and Welfare.
Contains information concerning social security benefits as a result of military service.

Opportunities in the Federal Service for Veterans (BRE 48). U.S. Civil Service Commission, Washington: Government Printing Office
Explains the preference given to veterans in Federal employment.

Target: Tomorrow (NAVPERS 15178) (Stock No. 0800-0415). Government Printing Office

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Your Retirement System (Pamphlet 18). U.S. Civil Service Commission. Washington: Government Printing Office
Contains questions and answers concerning the Federal Civil Service Retirement Law.
DoD DA-17 - Uniformed Services Medical/Dental Facilities in USA. Armed Forces Information Service, Department of Defense. Provides a listing of uniformed services medical and dental facilities in the U.S.A.

Reference Guide to Employment Activities of Retired Naval Personnel (NAVSOP-1778). Office of the Judge Advocate General, Department of the Navy, Washington, DC 20370.
Explains the Dual Compensation Act, conflict of interest, and other restrictions on civilian employment.

Retired Military Personnel in Federal Jobs (PMS 21). U.S. Civil Service Commission, Washington: Government Printing Office
Explains the restrictions imposed upon retired military personnel in Federal employment.

Federal Job Information Centers Directory (BRE-9), U.S. Civil Service Commission, Washington, DC 20415.
A listing of Federal Job Information Centers throughout the U.S. where answers can be provided to questions about Federal employment.

II. PERIODICALS

Following is a listing of some of the many service and quasi-service periodicals which may be of interest to retired members who wish to keep abreast of current military news.

Coast Guard Retiree Newsletter, Commandant (G-PS-1), U.S. Coast Guard, Washington, D.C. 20593

Journal of the Armed Forces. 1710 Connecticut Avenue, N.W., Washington, DC 20009.

Naval Affairs. Fleet Reserve Association. 1303 New Hampshire Avenue, N.W. Washington, DC 20036.

Navy Times. Army Times Publishing Company, 475 School Street, S.W., Washington, DC 20024.

The Retired Officer. The Retired Officers Association (TROA), 201 N. Washington St, Alexandria, VA 22314.

The United States Naval Institute Proceedings. United States Naval Institute. Annapolis, Maryland 21402.

The Officer. Reserve Officers Association, Constitution Avenue, N.E., Washington DC 20002.

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III. TAX AND INSURANCE

National Service Life Insurance (VA Pamphlet 90-3). Veterans Administration.
Contains information on premium rates on National Service Life Insurance.

Retirement Income and Retirement Income Credit (Publication No. 524). This document may be obtained free from District Directors of Internal Revenue.

Retired Serviceman's Family Protection Plan (CG-360). Armed Forces Information Service, Department of Defense.
Contains information about the Retired Serviceman's Family Protection Plan under which members of the Armed Forces can provide incomes for their widows and eligible surviving children after their death in retirement.

United States Government Life Insurance (VA Pamphlet 9-1). Veterans Administration.
Contains information on premium rates on United States Government Life Insurance.

Armed Forces Federal Income Tax (NAVSO P-1983). Office of the Judge Advocate General, Navy Department, Washington, DC 20370.
Covers most of the Federal income tax problems encountered by active duty personnel.

Servicemen's and Veterans's Group Life Insurance Handbook (VA Handbook 29-75-1). Veterans Administration.
Contains general information on Servicemen's and Veteran's Group Life Insurance.

Survivor Benefit Plan for Retired Members of the Uniformed Services (CG-442). Office of Information for the Armed Forces, Department of Defense.
Contains information about the Survivor Benefit Plan under which members of the Armed Forces can provide incomes for their widows and eligible surviving children after their death in retirement.

IV. OTHER PUBLICATIONS

Find Your Niche - A Practical Guide for Career Changes
The Retired Officers Association
201 No. Washington St
Alexandria, VA 22314

Help Your Widow While She's Still Your Wife
The Retired Officers Association
201 N. Washington St
Alexandria, VA 22314

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Enclosure (9) (Cont):

Career Planning For The Success-Oriented Officer
The Retired Officers Association
201 No. Washington St
Alexandria, VA 22314

Uniformed Services Almanac
P.O. Box
Washington, DC 20044

"Special Reserve Forces" Uniformed Services Almanac
P.O. Box
Washington, DC 20044

Military Travel Guide (MTG), Current Edition
Military Travel Guide
P.O. Box 9654
Washington, DC 20016

What Every Veteran Should Know - Veterans Information Service
P.O. Box 111
East Moline, IL 61244

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ENCLOSURE (10)

SURVIVOR BENEFIT PLAN
ELECTION CHANGE

Reserved for Service Use Only

a	b	c
d	e	f

SECTION I - INFORMATION CONCERNING MEMBER

1 Name & Current Address DOOR, Walter T. 1237 House Ave., Hometown, WE 88188	2 Social Security No 228 54 5234	2a Date of Birth 7 OCT 41	2b Retirement Date 30 SEP 81

SECTION II - MARITAL AND DEPENDENCY STATUS

3 Are you married? ☒ Yes ☐ No

4 Do you have dependent children? ☒ Yes ☐ No

SECTION III - COVERAGE CHANGE BECAUSE OF CHANGE IN DEPENDENCY OR MARITAL STATUS

5 Change my survivor benefit coverage as follows because of marriage or a change in my dependents' status after my previous election

FROM no coverage or coverage for an insurable interest person TO coverage for:

☐ Spouse, based on full retired pay (because of marriage)

☐ Spouse, based on a reduced base amount of $________ (because of marriage).

☐ Child(ren), based on full retired pay (after acquiring a child).

☐ Child(ren), based on a reduced base amount of $________ (after acquiring a child)

☐ Spouse and child(ren), based on full retired pay (because of marriage and acquiring dependent stepchildren)

☐ Spouse and child(ren), based on a reduced base amount of $________ (because of marriage and acquiring dependent stepchildren)

☒ FROM spouse and child(ren) TO spouse only (because of ineligibility of all children for an annuity)

☐ FROM children only TO no coverage (because of ineligibility of all children for an annuity)

☐ FROM spouse only TO spouse and child(ren) (because of acquiring a child or children)

☐ FROM children only TO spouse and child(ren) (because of marriage following election for child coverage)

IMPORTANT The decision you make with respect to participation in this Survivor Benefit Plan is a permanent irrevocable decision. Please consider your decision and its effect very carefully

SECTION IV - SPOUSE AND OF CHILDREN INFORMATION *(List additional names on reverse)*

6 Name of spouse DOOR, Patricia S.	7 Social Security No. 226 15 9285	8 Date of Birth 20 AUG 45	9 Date of Marriage 10 JUN 65

10 List all unmarried children under age 22 (or over age 22 and incapable of self-support because of a disability incurred before age 18 or after age 18 but before age 22 while attending school)

Last name, first, M I	Date of Birth	Social Security No	Relationship
DOOR, Elizabeth R.	10 MAR 67	359 62 3441	Daughter
DOOR, Rebecca B.	9 JUN 75	None	Daughter

SECTION V - SIGNATURE

Signature of Retiree	Date 1 OCT 81	Signature of Witness

See reverse side for computation of cost and annuity

DD FORM 1882

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Enclosure (10) (Cont):

SURVIVOR BENEFIT PLAN ELECTION CERTIFICATE

(THIS FORM IS AFFECTED BY THE PRIVACY ACT OF 1974 - See Reverse)

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a	b	c
d	e	f

SECTION I - INFORMATION CONCERNING MEMBER RETIRING AFTER 21 SEP 72

1 Last name, first, M.I.	2 Social Security No.	3 Retirement date	4 Rank or grade	5 Date of birth
DOOR, Walter T.	228 54 5234	30 SEP 81	CDR	7 OCT 41

SECTION II - MARITAL, DEPENDENCY, AND ELECTION STATUS

6 Are you married? ☒ Yes ☐ No

7 Do you have dependent children? ☒ Yes ☐ No

8 Check one of the following to indicate the type of coverage you desire:

a. Spouse only ☐

b. Spouse and children ☒

c. Children only ☐

d. Natural person with insurable interest (may be elected only if you have no spouse and/or children) ☐

e. None ☐

9a If you checked 8a, b, or c, do you elect to provide an annuity based on the full amount of retired pay or on a reduced portion of retired pay?

☒ FULL ☐ REDUCED

9b If you want to provide a reduced annuity, show the amount of retired pay (base amount) upon which you want the annuity computed

$__________

IMPORTANT. The decision you make with respect to participation in this Survivor Benefit Plan is a permanent irrevocable decision. Please consider your decision and its effect very carefully.

SECTION III - FAMILY INFORMATION (List additional names on reverse)

10 Name of spouse (Last, first, M.I.)	11 Spouse Social Security No.	12 Spouse date of birth
DOOR, Patricia A.	226 15 9285	20 AUG 45

13 Place of marriage (City, County, State, Country)	14 Date of marriage
York County, Va.	10 JUN 65

15 I have the following unmarried dependent children under age 22 (or over age 22 and incapable of self-support because of a disability incurred before age 18 or, after age 18 but before age 22 while attending school)

15a Last name, first, M.I.	15b Social Security No	15c Date of birth	15d Relationship (natural, step, adopted, foster)
DOOR, Elizabeth R.	359 62 3441	10 MAR 67	Daughter
DOOR, Rebecca B.	None	9 JUN 75	Daughter

SECTION IV - INSURABLE INTEREST COVERAGE

16 If you are unmarried and have no dependent children, and you checked item 8d, complete this section with information pertaining to the person you want to receive an annuity who has an insurable interest in you

17. Last name, first, M.I.	17a Social Security No	17b. Relationship

17c Mailing address	17d. Date of birth

SECTION V - ADDITIONAL INFORMATION

18 Is this the only election of coverage you have submitted under the new Survivor Benefit Plan?

☐ Yes ☐ No

SECTION VI - SIGNATURES

Signature of retiree	Signature of witness	Date
		30 AUG 81

DD FORM 1 DEC 76 1883 PREVIOUS EDITION MAY BE USED.

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Enclosure (10) (Cont):

SURVIVOR BENEFIT PLAN - APPLICATION FOR ANNUITY	Form Approved OMB No. 22R-0317

SECTION I - DECEASED MEMBER INFORMATION

1. Last name, first, M.I. DOOR, Walter T.	2. Member's Social Security No. 228 54 5234	3. Date of Death 30 NOV 81

SECTION II - WIDOW OR WIDOWER OF DECEASED MEMBER INFORMATION

4. Last name, first, M.I. DOOR, Patricia S.	5 Social Security No. 226 15 9285	6 Date of Birth 20 AUG 45
7. Home Address 1237 House Ave. Hometown, NE 88188	8 Place of Birth Springfield, IL	9 Citizenship USA

10 Were you legally married to the deceased at the time of death? ☒ Yes ☐ No Date of marriage ____________

11. Have you applied or do you intend to apply to the Veterans Administration for benefits? ☐ Yes ☐ No

VA Claim No. ____________ Amt Awarded $ ____________

12 Address of VA Office that handles your account ____________

SECTION III - CHILDREN OF THE DECEASED

13. Full name of child	13a. Social Security No.	13b Date of birth (mo., date, year)	13c. Name, address, relationship of custodian
DOOR, Elizabeth R.	359 62 3441	10 MAR 55	Daughter
DOOR, Rebecca B.	None	9 JUN 75	Daughter

Attach additional sheets if more space is needed

SECTION IV - INSURABLE INTEREST PERSON

14 Complete this section if you are the person designated by the deceased retired member to receive the annuity payable and have an insurable interest in the deceased

14a Last name, first, M.I N/A	14b Social Security No.	14c Date of birth (mo., day, year)	14d Relationship

SECTION V - GUARDIAN INFORMATION

15 If a guardian has been appointed by the court for any of the above survivors, give name and address and attach a copy of the court order.	15a If a guardian has not been appointed, will one be appointed? ☐ Yes ☒ No
15b Name of Guardian N/A	15c Address

SECTION VI - CLAIM CERTIFICATE AND SIGNATURE *(See item 5 on reverse side)*

16 Signature of applicant	16a Date 15 DEC 81	16b Relationship to deceased Spouse

16c. Check mailing address of applicant
1237 House Ave.
Hometown, NE 88188

17. Signature of Witness SAM JONES	17a. Address 1784 Maple Place Hometown, NE 88188	17b Date 15 DEC 81
17c. Signature of Witness MARY SMITH	17d Address 5304 Leewood St. Hometown, NE 88188	17e. Date 15 DEC 81

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Enclosure (10) (Cont):

SURVIVOR BENEFIT PLAN - MINIMUM INCOME CLAIM

Form Approved
OMB No. 22R-0318

1 Retired Member's Name DOOR, Walter T.	2 Member's Social Security No 228-54-5234	3. Date of Retirement 1 JUL 52	4. Date of Death 20 SEP 73

SECTION I - INFORMATION CONCERNING WIDOW OF THE DECEASED

5 Spouse name and home address DOOR, Patricia S. 1237 House Ave., Hometown, NE 88188	6 Spouse Social Security No 226-15-9285	7 Date of Birth 7 OCT 20

8 Were you legally married to the deceased at the time of death? ☒ Yes ☐ No

9 Have you remarried since date of death of deceased member? ☐ Yes ☒ No

If yes, give date and place of dissolution of each remarriage. State reason, whether by death, annulment or divorce.

Date________ Place ________ Reason ________

10 Are you receiving any benefits from the Veterans Administration? ☒ Yes ☐ No

If yes, complete the following:

Type of Benefit Death Pension Mo Amount $ (between) 5-117 VA Claim No XC-00-000-000

Address of VA Office handling your account VA Regional Office

SECTION II - GUARDIAN INFORMATION

11 If a guardian has been appointed give name and address and attach a copy of the court order of appointment	11a If a guardian has not been appointed, will one be appointed? ☐ Yes ☐ No
11b Name of Guardian	11c Address of Guardian

SECTION III - CLAIM CERTIFICATION AND SIGNATURE *(See Item 1 on Reverse Side)*

12a Signature of applicant Patricia S. Door		12b Date 20 JAN 75
12c Check mailing address of applicant 1237 House Avenue Hometown, NE 88188	12d Home address of applicant 1237 House Avenue Hometown, NE 88188	
13 Signature of Witness	13a Address of Witness 123 Liberty Avenue Hometown, NE 88188	13b. Date 20 JAN 75
14 Signature of Witness Jane A. Doe	14a. Address of Witness 123 Liberty Avenue Hometown, NE 88188	14b. Date 20 JAN 75

INFORMATION FOR THE APPLICANT

1 To secure all possible benefits and to avoid delay in processing the claim, (1) complete the application in full, (2) If the answer is "No" or "None" so state, (3) Typewrite or print information in ink, (4) Sign the application in ink or ball-point pen. All statements in the application must be true to the best of your knowledge, information and belief. No evidence necessary to a settlement of this claim should be suppressed or withheld. Any change in your status (financial or otherwise) should be immediately reported pursuant to instructions. Any false statement in this application or misrepresentation relative thereto is a violation of the law punishable by a fine of not more than $10,000 or imprisonment of not more than 10 years or both. (52 Stat. 197; USC 18:80.)

2 IF HELP IS NEEDED - In completing this application, contact the nearest military installation, your local Red Cross Chapter, any Veterans Organization, or write to the agency who sent this form to you.

3. EVIDENCE REQUIRED - Please attach a copy of your marriage certificate to this claim. This document MUST BE on file before an annuity is paid. If it becomes necessary to submit additional evidence in addition to your marriage certificate you will be advised. If you do not know your husband's social security number, or if he did not have one, please submit his service number.

4 SOCIAL SECURITY NUMBER - If you do not have a social security number, contact the local Social Security or Internal Revenue Service Office to apply for an identifying number.

5 SIGNATURE OF APPLICANT - If this application is completed and signed by a person other than the annuitant, show the capacity in which you sign. Example "Legal Guardian." When a signature is accomplished by the mark "X" or another person signs for the annuitant, due to physical inability to write on the part of the annuitant, such signatures must be witnessed by two disinterested parties.

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